**Beyond the Birdcage:**

**Overcoming Barriers to Women's Empowerment**

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# CHAPTER 1:

## Introduction

> Consider the birdcage. If you look very closely at just one wire in the cage, you cannot see the other wires . . . There is no physical property of any one wire, nothing that the closest scrutiny could discover, that will reveal how a bird could be inhibited or harmed by it except in the most accidental way. It is only when you step back . . . and take a macroscopic view of the whole cage, that you can see why the bird does not go anywhere . . . It is perfectly obvious that the bird is surrounded by a network of systematically related barriers, no one of which would be the least hindrance to its flight, but which, by their relations to each other, are as confining as the solid walls of a dungeon (Frye 1983, 4).

From 1995-97, I worked as director of the Women's Resource & Referral program at the YWCA of Southwestern Michigan, which is a program that attempts to help women escape their personal "birdcages" by connecting them with appropriate programs and services. In the process, it identifies gaps and advocates for system change. Before and after that position, I worked at community-centered colleges and universities where I witnessed women students struggling with barriers such as poverty and lack of education, job skills, child care, adequate housing, transportation, and health care. Other barriers included domestic violence and psychological issues such as depression and low self-esteem. In combination, their barriers greatly inhibited their ability to complete their education, gain employment, and improve their lives overall.

There are many programs and services intended to help women address these barriers. However, their effectiveness is limited because the major barrier for women today is not among those I have listed; it is the federal welfare system. If they are not in a dependent relationship or among the few who are exempt, women on welfare are now required to become members of the paid workforce within a short time. That is true even

for single mothers of young children. Yet, women lack adequate supports to overcome their barriers. Our federal government no longer assumes responsibility for women's social welfare or financial well-being. The goal of current welfare policy is simply to remove women from the public "dole," not to help them achieve a satisfactory quality of life.

The current welfare law, the Personal Responsibility and Work Opportunities Reconciliation Act (PRWORA), was enacted in 1996 and is up for reauthorization in 2002. Therefore, this is a key time to bring critical issues of women's welfare to the attention of the public and policy makers. Welfare rolls have dropped 43 percent since the law was enacted and 50 percent since the peak, from 14.2 million in 1994 to 6.3 million in 1999 (Greenberg 2000; *See Appendixes A and D for related statistics.)* Yet, there has not been a corresponding reduction in poverty, and there has not been an improvement in women's overall quality of life. As policy makers are poised to reevaluate welfare legislation, the question becomes: do we as a nation simply want to continue policies that push women into *"employment,"* or do we want to change the system to assist them in moving beyond the barriers, toward *"empowerment"?* Employment means simply finding a job, any job, just to get recipients off the public dole. Empowerment means the ability to improve one's life overall and to function as a contributing member of society. It is the difference between alleviating the economic symptoms of poverty and addressing the root social causes. As the following quote points out, it is a process that takes place at many levels, and one that is not easy.

> Empowerment is a multilevel construct that is a process as well as an outcome . . . a process by which individuals, groups, communities, and organizations gain mastery and control over their lives and issues that are important to them (East 2000, 316).

The central question of this paper is: *How can we create a society in which women are not simply employed, but empowered?* Answering this question involves assigning responsibility for its answer. Our federal system should be responsible for creating policies that provide reasonable opportunities for women's success. Women must do all that is within their power to help themselves. Social work professionals are responsible for creating programs and services that help women overcome specific barriers. Advocates must work for social justice. Therefore, women's empowerment is a shared responsibility between our government, individual women, social work agencies, and advocates.

Ruth Brandwein expresses my sentiments in an e-mail communication to the Institute for Women's Policy Research (IWPR) list-serve (April 5, 2001). Referring to the apparent dichotomy between a woman's responsibility to improve her own life and the responsibility of the system, she explains,

> It's not a choice of one or the other, but both/and . . . For individuals it is important that efforts are made to help them in their lives, to possibly go to school and get a better job and make a better life for themselves and their children. It is important not to rob them of hope by telling them it's the system and there is nothing they can do. At the same time, it is imperative that we understand that in this economic system not every individual who tries will 'make it'—although some will—more when the unemployment rate is low and the economy is doing well. But the poor educational preparation, low and depressed wages, the profit motive of our economy that demands a marginal labor force, etc. all work against EVERYONE doing better. Therefore, we must continue to work for fundamental social change, while at the same time acknowledging the efforts that will result in a better life for some of the poor.

Understanding how our governmental system of social assistance arrived at its current point is basic to understanding women's empowerment. Therefore, in Chapter 3, I provide historical background. Following that, I discuss current PRWORA effects and

issues *(Appendix B provides a summary of this act's changes.)*. I argue that, while our federal government is requiring "personal responsibility," it is not providing "work opportunities" to enable those it has forced off welfare to succeed. In effect, our government has issued a one-sided, unfair "contract" that is difficult, if not impossible, for most single mothers to fulfill. It features rules that change arbitrarily and are inconsistent between the states. Due to the policy of devolution (the federal government's handing over responsibility for welfare programs to the states), the quality of supports a woman receives now depends largely on where she lives.

The next step in answering my central question is defining how the government system serves as a barrier to women's empowerment, which I do in Chapter 4. In addition to the welfare system itself, the general effects of our patriarchal society are systemic discrimination. Those effects include unequal pay and reduced opportunities for all women in the workforce. In Chapter 5, I move into a discussion of specific barriers, arguing that their root causes and solutions lie mostly within the welfare system. Addressing these barriers is critical because studies show that the more specific barriers a woman experiences, the greater her difficulty in becoming employed and empowered.

In Chapter 6, I examine successful state policies and programs that could be implemented at the national level, and harmful practices that should be eliminated. Chapter 7 is a review of local social services and programs that are making a difference in women's lives. In both chapters, I analyze factors that help or hinder women's success. In Chapter 8, I develop my argument that the general public, if educated about the structural causes of poverty and true effects of the current welfare system, would be unsatisfied with the results. The public would choose instead to support policies such as

making work pay and providing supportive services. In that chapter, I evaluate recommendations of various advocates that are similarly concerned with helping women and reforming the welfare system. I discuss the ways in which those advocates are working to affect government policy.

In Chapter 9, I present conclusions, including my own agenda. I argue that advocacy is key. Advocates must understand public perceptions and attitudes toward the poor and welfare reform so they can respond with a strong voice during the upcoming welfare reauthorization process. They must demand supports that enable women's empowerment as opposed to policies that simply require their employment. In addition to being educated about the barriers, the public must gain empathy for the women and children who are the primary victims. Further, they need to realize that the empowerment of our poorest citizens affects all of our society. Ultimately, we must support a massive campaign for cultural change that includes ensuring basic human rights for all citizens.

It is important to note here that the common use of the words "welfare" and "welfare reform" refer to the cash assistance program (AFDC/TANF). Throughout this paper that is my intention unless otherwise stated. However, AFDC/TANF is not the full story of welfare for the poor. Other programs that will be reauthorized by the 107th Congress that took office in January of 2001 include the Child Care Development Fund, the Elementary and Secondary Education Act, the Food Stamp Program, transitional Medicaid benefits, the Promoting Safe and Stable Families Program, and the Child Abuse Prevention and Treatment Act (CAPTA). All of these services are critical components of a system that would help women achieve empowerment. As Elaine M. Ryan (2000, 8) points out, this Congress will have "a compelling opportunity to reweave America's

social safety net to provide a continuum of supportive services to low-income families, children, and adults in this country." Our federal government is signaling states and communities, through its current policies, that it is more important for women to be employed than empowered. Through the advocacy efforts I recommend in my conclusion, those policies can be changed.

## Methodological Notes

In completing this paper, I reviewed literature, conducted interviews, and attended meetings of groups that are helping women and advocating for welfare change. My purpose was to evaluate the issue of women's empowerment from the different perspectives of researchers, agency professionals and clients who are more personally affected, and advocates who hold strong opinions.

To begin my project, I reviewed literature listed at the end of this paper under "References." That included scholarly sources as well as non-scholarly sources, such as magazine and newspaper articles. The latter were included because they provided insight into public perceptions. Issues related to women's empowerment, particularly welfare reform, were timely during my research due to the upcoming PRWORA reauthorization. Therefore, research required up-to-date information that was often best attained through the Internet. *(See Appendix Q.)* In gathering information, I attempted to select reputable scholarly sources. That exploratory research helped me identify and analyze system barriers and major specific barriers.

Following that, I conducted 13 interviews, representing nine agencies. Interviewees included nine professionals and four clients. I chose the agencies based on

their diversity in dealing with the various barriers, along with their reputation for effectiveness in at least some element of their programs and services. Often, my interview choices were based on the recommendations of other interviewees, using the "snowball" method of interviewing. I followed Indiana University procedures including gaining approval by the Institutional Review Board (IRB). I explained to interviewees the purpose of my project, obtained their signed consent, and gave them a copy of that and the protocol. The interviews averaged approximately one hour each. Although I used probing techniques to ask additional questions and explore related issues, my Interview Guide included these questions:

- What are the barriers your service/program addresses?
- How does your service/program address these barriers?
- What other barriers do your clients experience; what/who is helping with those barriers?
- How do you feel about welfare reform (PRWORA)? What are the effects/issues?
- What needs to be done to help women achieve empowerment?
- What kinds of attitudes exist (by women with barriers, agencies, the government, our society)? How can those change?

For the client interviews, my Interview Guide included the following:

- Tell me about your personal experiences trying to overcome barriers.
- What are the barriers you face in improving your life?
- What types of services/programs have helped you overcome these barriers?

- How do you feel about welfare reform (PRWORA)? What are the effects/issues in your life?
- What needs to be done to help women achieve empowerment?
- What kinds of attitudes exist (by women with barriers, agencies, the government, our society)? How can those change?

In addition to conducting interviews, I attended several local presentations to learn about specific programs and services. Those included a conference of the Institute for Neighborhoods, meetings of a social services network that featured speakers from Home Management Resources and the Housing Authorities Office, and a Women's Alliance meeting which featured speaker Kathy Schneider, director of St. Margaret's House. My methods also included attending a conference of the Midwest Partners (a regional state consortium formed to advocate on behalf of welfare reform) in Chicago in December of 2000. I attended a meeting of a sub-committee of the Michigan League for Human Services, the Coalition Advancing Women's Self-Sufficiency, in Lansing, Michigan, in March of 2001. At both meetings, I spoke with numerous individuals, ranging from national policy leaders to poor women who were being affected by PRWORA. These were not formal interviews, and I used only remarks made during public meetings in this paper. At the meetings, I collected numerous flyers, brochures, and handouts to gain additional perspectives. Although they were not always scholarly resources (such as grass roots newsletters), I used them because I realized I was dealing with perceptions as well as facts. I also subscribed to the Institute for Women's Policy Research (IWPR) list-serve, which proved to be a valuable source of information.

Overall, there was no shortage of sources for information. Rather, the challenge was to organize the information and analyze it for use in this paper.

# CHAPTER 2:

## Understanding Who is Affected

### *Introduction*

Understanding the effects of PRWORA requires knowledge about who has left welfare, what has happened to them, who remains, and why. I begin the following chapter by examining theories of dependency. It is important to understand why people are dependent in order to develop policies that help them become independent. I build on that with a discussion of the "leavers," most of whom are now numbered among the "working poor." However, that category also includes women who are using creative strategies to survive without employment. Following that, I discuss the "long-stayers," those who experience more serious barriers, making them more difficult to serve. Developing effective strategies for women's empowerment, which I discuss in subsequent chapters, depends on understanding these reasons for women's dependency on welfare, the effects of PRWORA on their lives, and their responses.

### Understanding Dependency

Bane and Ellwood (1997) agree that understanding dependency is critical in formulating policy. They discuss three behavior models—rational choice, expectancy, and cultural. The rational choice model, the preferred paradigm for economists, has largely driven welfare policy in the past. According to this model, people make a series of reasoned choices in light of available options. For example, if it pays more to be on welfare than to work, that will be the logical choice. The expectancy theory proposes that

those who succeed gain confidence, and those who fail lose confidence. Using this theory, it is easy to see how people can become overwhelmed by their situation and lose a sense of control and self-esteem. For example, for a teenage girl who has little hope of escaping a life of poverty, having a baby may seem like one of the few ways to gain some control and significance in her life. The cultural model proposes there is a "culture of poverty," an "underclass," that changes people's mores so that welfare seems like a natural and legitimate style of life. As Bane and Ellwood (1997, 71) point out, using the rational choice model, it is important to implement policies that "make work pay." In other words, people will choose work only if it provides more income than they would receive not working. However, there are other non-monetary "costs" that I will discuss in this chapter. Using the expectancy theory, education and training are important because they enable women to experience success and gain confidence to accomplish further goals. These authors believe these two theories are the most important in understanding welfare dependency. However, What Money Can't Buy (1998), a study by sociologist Susan Mayer of the University of Chicago, supports the existence of a culture of poverty. Mayer (a former welfare recipient herself) believes that, as a society, we are fairly helpless to correct the worst problems of child poverty (Samuelson 1997). Such theorists propose that there is a sub-class of the poor that is radically oriented to living for the present moment. As a result, these individuals attach little value to work or short-term sacrifice which might lead to their long-term self-sufficiency. All of these models have some validity, but I support a mixture of the rational choice and expectancy theories. I accept the culture of poverty model only to the extent that those who must be concerned with the details of survival on a daily basis will certainly learn to operate under a

different reality than those who do not have to worry about where their next meal is coming from.

## The "Leavers"

The above theories can also be helpful in explaining what has happened to "leavers," those who no longer receive welfare. That category, however, is diverse. It can range from a few relatively successful individuals who have obtained decent jobs to those who have become part of, as Dan Froomkin (1998, ¶ 31) speculates, "a new underclass, one composed of people so disenfranchised and destitute that the government no longer even knows they exist."

The evaluation of new laws must include more than just governmental figures regarding the numbers who have left the welfare rolls and the numbers employed. For instance, it should include the amount of money the individuals are making when they leave the rolls, their benefits, and their level of coping. *Appendix J* shows the annual incomes of poor single mothers and the share of recipients from several states that have the same or lower incomes after leaving welfare than they had before. A study of 5,200 low-income families who left welfare, conducted by the Children's Defense Fund (2000), is among others that show that leavers have low-paying jobs without benefits. Many of those who left welfare for work subsequently lost their jobs and have cycled in and out of the workforce. Seventy-one percent of those who were working had earnings below the poverty line for a three-person family ($250/week). More than half were unable to pay the rent, buy food, get needed medical care, or pay utility bills. Many have been forced to use emergency services, including homeless shelters and food pantries. The only groups

likely to escape poverty by their earnings alone were those with at least a two-year post-secondary or vocational degree. Conversely, stable employment was highly unlikely for those without a high school diploma or those with child care and transportation problems. Those with supports such as health coverage, child care assistance, and food stamps were more likely to maintain employment and less likely to lose their job. *Appendix K* includes similar data from a study of two states.

Sheila Collins concurs that a significant proportion of those who left the rolls or who were deterred from them in the first place may have fallen into deeper poverty than under the previous system, stating, "The first few years of welfare 'reform' have been correlated with disturbing rises in several poverty and inequality indices" (2000, ¶ 4). She points out that the average amount by which the incomes of poor families fell below the poverty line in 1998 was $245 greater than in 1995, and the demand for emergency food assistance increased 18 percent in the one year from 1998 to 1999. She refers to studies that indicate only about 50 to 60 percent of those who had left welfare and stayed off seem to be working regularly. Between 60 and 70 percent were employed at the time they were surveyed and up to 85 percent had been employed at some point since leaving. Of those who were working, 60 to 80 percent worked full-time, earning about $5.50 to $7 per hour ($800 to $1,000 per month). Many of the jobs were part-time and temporary and few provided paid vacations, sick leave, or health and retirement benefits. Twenty to 30 percent of leaver families returned to welfare. Collins claims that there are not enough low-skilled jobs to meet the federal work requirements of the welfare reform law, particularly in large cities. She projects that by the year 2002, 1,300,000 people will be forced off the welfare rolls, but only 704,000 jobs will have been created for them.

Acs, Phillips, and McKenzie (2000) point out that analysts define the category of "working poor" in different ways, according to income in relation to the federal poverty line and average annual hours worked. Depending on how the "working poor" are defined, anywhere between 3.6 percent and 32.2 percent of non-elderly persons can be included in this category. These researchers take a moderate position, counting a family as working poor if its income is up to 200 percent of the poverty line and adults in the family work more than 1,000 hours per year (about half-time) combined. Using that definition, they count 16.7 percent of all non-elderly persons as "working poor." They point out that the majority of the poor *are* working poor. Their study finds the biggest difference between working poor and higher-income working families is the presence of children. About 80 percent of working poor families include children, compared to two-thirds of higher-income working families. These women can choose stay home with their children.

On the other hand, the biggest difference between working poor and non-working poor families is not only the proportion with children, but also the proportion with two or more adults. Sixty-five percent of the working poor have two or more adults present versus 45 percent of non-working poor families. Thus, it appears that many single mothers are trying to work, but the fact they are raising children on their own puts them at a great disadvantage succeeding in the employment market.

Interestingly, the working poor spend as much time working as those who are better off, but earn less and have fewer benefits and less predictable hours. They also enter less desirable occupations, mostly telemarketing, service, or retail jobs. A portion of the working poor takes advantage of food stamps (19.8 percent of them did so in 1996).

Programs that "make work pay," such as the Earned Income Tax Credit (EITC, which works as a negative income tax), are also important for the working poor. It is evident that our social system will need to expand such programs and create additional policies that assist these needy (and "worthy") people. I will discuss these programs further in Chapter 4.

Even those individuals who gain income through work are usually not immediately better off because they also gain expenses. If their child care costs are fully covered, they still face other work-related expenses such as transportation and clothing. By working, they also lose the ability to earn additional money "off the books." Their higher income comes at the price of having to work many hours a week while also raising their children, often on their own. Considering the rational choice theory, PRWORA is not rewarding their efforts. Using the expectancy model, it is not providing experiences that give them confidence to succeed over the long term.

On the other hand, it has been well documented that many mothers are leaving welfare without taking jobs. For example, between March 1994 and March 1999, the number of employed single mothers with children under age 18 *increased* by just 1.251 million, from 5.712 million to 6.963 million. During the same period, welfare caseloads, almost all including a single mother, *fell* by 2.430 million, from 5.098 million to 2.668 million. It is apparent that all the decline in caseloads cannot be attributed to women going into paid jobs (Besharov and Germanis 2000).

When welfare reform was being debated, many experts predicted increases in co-residency, but they now disagree on the actual impact. According to Christopher Jencks (1997), for example, the total number of single mothers residing with another adult has

remained essentially stable since 1988, with no discernible change after welfare reform. He points to a study by Rebecca London, which used data from the Survey of Income and Program Participation. That study showed that in 1990, before the declines in welfare caseloads, at least 37 percent of single welfare mothers lived with other adults, including 18 percent with their parents, six percent with a boyfriend, and 13 percent with others. That is similar to figures being presented post-welfare reform.

For many years, the welfare system has largely ignored the household income in these co-residency arrangements. Depending on the situation, if an adult welfare mother was living with her parents, their income was usually not considered in determining their eligibility. The "man-in-the-house" rule, which denied benefits to unmarried women with a cohabiting male, was prohibited years ago. Therefore, faced with the new work and behavioral requirements of PRWORA, it is likely that mothers who have sources of support such as these simply left welfare without looking for work. It helps that many of them are still receiving other government benefits, primarily food stamps and housing assistance, which are often much more valuable than the basic welfare payment. The continued availability of Medicaid also enables women to leave welfare without finding work, even if the family does not sign up for coverage until someone becomes ill. Non-working mothers on their own cannot subsist on just these benefits, but those who are getting support from others can get by. This seems to explain much of the discrepancy between the number of leavers and the number who are employed.

This lack of incentive to stay within the welfare system is particularly true in low-benefit states. In Alabama, for example, in 1999, the welfare benefit for a family of three was just $164 per month, compared to a food stamp allotment of $329 (Besharov and

Germanis 2000). Moreover, the food stamp benefit comes with virtually no strings attached, whereas cash assistance can be accompanied by work and other behavioral requirements that reduce its perceived value still further. Between 1994 and 1998, the number of single-parent families on food stamps that were both not on welfare and had no earnings grew by 10 percent. In light of the rational choice theory, this situation makes economic sense. Assuming that these mothers value their time at the minimum wage or above, there is little incentive for them to engage in work activities for 20 to 30 hours per week to avoid a sanction that can be as little as $10 to $50 per week. The income they would gain by complying with the requirements translates into an effective wage of only 50 cents to $2 per hour. This is not enough to compensate for the "lost leisure time" that mothers can use to care for their children or take a job with unreported income.

This also explains the choices of mothers that conservative Lawrence Mead of New York University calls the "happily sanctioned" (Besharov and Germanis 2000, 33). Such mothers accept less in welfare benefits rather than work or meet other behavioral requirements. In about 14 states (which includes about half the national welfare caseload), the sanction for noncompliance is only a partial reduction in benefits. The family's grant is reduced by some percent, usually representing the mother's share (on the average about one-third of the welfare check). These mothers may not really be "happy," but since this reduction typically amounts to only one-sixth of their total package of benefits, again using the rational choice theory, it is easy to see why they would willingly make the trade-off.

Of course, some women who left welfare are not reporting their earnings. A study conducted by welfare reform researchers Kathryn Edin and Laura Lein in the early 1990s

found that approximately 30 percent of low-income working mothers and 50 percent of welfare mothers had unreported work Edin and Lein (1997) conducted interviews with women on welfare and working poor comparison groups in Charleston, San Antonio, Chicago, and Boston. After gaining the women's trust, they found that the 214 women in the welfare group made an average of $883 a month in total income from all sources (such as government benefits; regular, unreported, and underground work; private charities; and support from family, friends, boyfriends, etc.), equivalent to $10,596 a year.

Edin and Lein (1997) found that non-working leavers were almost twice as likely as working leavers to have outside sources of support, including other forms of government assistance such as Social Security or SSI, free housing from a parent or relative, another adult in the home to help with the bills, or help from someone outside the home. Another study of former recipients in Milwaukee, conducted by the Hudson Institute and Mathematica Policy Research, agreed that leavers who were not working were more likely to be receiving such help. They found that over two-thirds of all the mothers who left welfare received help (e.g. transportation assistance, a place to stay, and food) from family or friends.

Edin and Lein found that some of the women supplement their welfare checks with "underground" economic activities including drug dealing and prostitution. More often, however, they use less sinister methods of earning money such as babysitting or sewing. There is no economic reason why the percentage not reporting work should have grown in recent years. Instead, the expansions in earnings disregards and the EITC should have encouraged more low-income mothers to report their employment.

Therefore, one would assume a different behavior, that they are choosing not to comply with the new rules.

Individual states' studies reinforce the importance of other household members or income sources. In Iowa, after families were dropped from welfare, they were more likely to be relying on others for a place to stay than those still on welfare. In Florida, where families had begun to lose welfare due to a time limit, one-third of those who were cut off either moved or had to form a different living arrangement, such as adding a household member to help with the expenses. In Connecticut, 43 percent of the families that left welfare due to the state's 21-month time limit reported living with at least one other adult six months after benefit termination.

Women are to be admired for their resourcefulness in coping without the "safety net" of welfare. It is fortunate that many of them have been able to find outside sources of help. However, it a sad commentary on our "system" that these women cannot direct their energies instead toward education, training, and other activities that will result in their long-term self-sufficiency.

Gail Womack-Stewart, a caseworker for Workforce Development Services in South Bend, gave me an example of a TANF client who made more money on welfare than she would have made working. *(See Appendix G.)* It validates the rational choice theory and demonstrates how "the system" can discourage women from entering the workforce, where work does not always pay. However, women consider more than the cash and other tangible benefits of welfare when they look at the system as a new or continuing source of assistance. They also consider how their involvement affects their self-respect and the time they can spend with their families or in other activities. To them,

this is all part of the "cost" of being on welfare. An additional factor is that few recipients receive any education or job training through the new system. Less than two percent of adult welfare recipients nationally are involved in any such program (Besharov and Germanis 2000). The emphasis on immediate job placement gives women much-needed work experience, but it also adds to the pressures they feel to leave welfare or not apply for it in the first place. Almost all states require recipients to sign "self-sufficiency agreements" describing their plan for becoming self-sufficient within a specified time frame. Failure to sign or comply with this agreement can result in immediate and complete termination of cash assistance. About 10 percent of those who begin the process have their benefits terminated for failure to sign or comply.

In addition, most states impose other behavior-related rules that add to the undesirability of being on welfare. Parents are required to have their children immunized and to ensure they go to school. In some places, mothers and fathers must attend family or parenting skills classes. Failure to comply with these requirements can result in the welfare grant being reduced and, in 37 states, even terminated. In 1998, 6.2 percent of the 2.9 million families that left welfare did so after a sanction. In some states, the percentage was as high as 30 percent (Besharov and Germanis 2000).

These are examples of new requirements that raise what economists call the "cost" of being on welfare. By a rough calculation that assumes recipients value their time at the minimum wage, these kinds of requirements can reduce the advantage of being on welfare versus working by about 50 percent. In very low-benefit states, the advantage can fall to zero. When the monetary benefit becomes very low and is combined with requirements such as those I have described, it clearly leads some welfare

recipients to seek other ways of supporting themselves. When the new requirements are explained to new applicants and current recipients, they often respond, "I guess I might as well get a real job" or "I might as well move back home." Alternatively, they just walk out of the office or stop responding to warnings that they will lose their benefits if they do not participate in work-related activities (Besharov and Germanis 2000). I will further discuss the effects of welfare office "hassle" in Chapter 4.

## The "Long-Stayers"

Roughly 35 percent of welfare recipients end up receiving benefits for less than two years, 35 percent stay on welfare for more than five years, and 20 percent stay on for 10 years or longer. Because the latter categories accumulate on the rolls, however, 76 percent of current recipients were in the midst of a five-year or longer stay in 1997. A particularly disadvantaged group, half enter AFDC with no work experience and 63 percent have less than a high school education. In addition, numerous additional complex and interrelated barriers hinder their success. Even when these long-term recipients can obtain jobs, the jobs are usually low-wage and no- or low-benefit. Women who bear their first child out of wedlock and while a teenager are the ones most likely to go on welfare and to accumulate the longest tenure. However, about half of that subgroup leaves welfare for at least two years by the time their first child reaches the age of 10, with marriage often their way out (O'Neills 1997).

A recent report using the 1997 National Survey of America's Families' (NSAF) interviews of TANF recipients finds that, although a large percentage of the TANF caseload is participating in work activities, four out of 10 have at least two significant

obstacles to work (Zedlewski 1999). These data suggest that many of these individuals will need to remain on the rolls due to these personal and family impediments to work. As caseloads decline, it is widely accepted that the remaining clients will increasingly be those who are hardest to serve. That group will largely be composed of single mothers with multiple barriers to success, estimated to be one-third of the welfare population.

Bane and Ellwood (1997) point out that, while the welfare population is heterogeneous, research on recipients' characteristics needs to be at the root of policy decisions. For example, specific programs should be created that target those who have proven to experience long spells on welfare—including the poorly educated, those with little work experience, never-married mothers, and the young. These "long-stayers" will require intensive individualized case management.

## ***Summary***

Research on the characteristics of "leavers" and "long-stayers" needs to be at the core of strategies for helping women succeed. As a long-term solution, these data should be considered in evaluating the overall effectiveness of the welfare system and making appropriate policy changes. Until then, it is important to understand that leavers are a diverse group that will require targeted, individualized programs and services that address their specific needs. Those who have not been able to leave will need even more individual assistance to overcome their numerous, interrelated barriers. It is unfortunate that women are being forced to expend their energies developing creative strategies for their short-term survival versus their long-term empowerment.

All of this illustrates that the "success" of welfare reform depends on whether "success" is measured in economic or personal terms. Politicians are pleased that there

are far fewer people on welfare since PRWORA. They do not seem to care what has happened to the women who have left. However, Besharov and Germanis (2000) argue that is not the case for most Americans, who have values beyond economic issues. For them, welfare reform is not just about reducing the rolls. It is about reducing the systemic and specific barriers associated with long-term dependency and, thereby, ultimately reducing poverty. The American public would not agree that welfare reform is a success if they understood the results that I have discussed in this chapter. In Chapters 4 through 6, I will explain further how systemic and specific barriers have been exacerbated by PRWORA. In Chapter 8 and my conclusion, I will show how the American values Besharov and Germanis refer to can be used by advocates for system change.

# CHAPTER 3:

## Historical Background

### *Introduction*

Historically, women as a group have been oppressed economically in our patriarchal U.S. society. They have been made vulnerable by economic and social policies that favor men. Welfare programs in our country have always "reflect[ed] our ambivalent attitudes towards 'manless women' . . . Current reforms are only the latest in a long series of efforts in 'regulating the lives of women'," argues Karen Seccombe (1999, 40). Mary Ann Jiminez (1999) states that American beliefs about desirable moral qualities for women's character—domesticity, piety, submissiveness, and purity—have formed the underlying ideology about women that has been evident throughout welfare history. Policies of social welfare in our have always revolved around issues of motherhood, and so they have affected women most. In addition, the responsibility for raising children has fallen to women, limiting their ability to improve their own lives. Largely because it is considered "women's work," child care has been devalued. It is important to examine how these attitudes against women have been carried out, and continue to survive, in welfare policies in the United States.

### The Poor Laws

The Poor Laws, carried over from Europe, drew distinctions between the "worthy" and "unworthy" (or "deserving" and "undeserving") poor, and set up policies to deter those considered unworthy from receiving assistance. Largely for the reasons I have

stated, non-employed single mothers have fallen into the "unworthy" category. Such attitudes of duality continue to influence social welfare policies today. The prevailing philosophy in the 19th century United States was that the poor were responsible for their own dilemma. "Social Darwinism," a theory that proposed there are naturally superior and inferior people, was widely accepted. Early in that century, communities provided the poor with "outdoor relief" (a handout of money, food, or goods). Later, the poor were sent to work houses, where they (including children) earned their own keep and learned to be "self-sufficient." The workhouses were intended to promote work, temperance, and character. However, they became overcrowded and were determined not to be an effective solution. By the end of the 19th century, reform was called for.

## The Progressive Era

The turn of the century ushered in the Progressive Era. That period is noted for its belief in the possibility of progress toward social justice and its concern for reform in politics and business. Journalists exposed social ills and government corruption. In a distinct departure from previous thinking, poverty was viewed at least partially as a result of the structure of society. It was agreed the community should take some responsibility for alleviating social problems. The focus was on supporting individuals' capacity for self-improvement, along with improving the living conditions of the poor. This period is sometimes called the "first discovery" of poverty in America (Dolgoff et. al 1997).

At that time, most single mothers could not combine work and mothering. Putting a child into child care was considered neglect because children were mistreated and even drugged in such care. Middle-class social workers believed that orphanages or foster care

arrangements were preferable to child care, so mothers were threatened with those alternatives if they worked. There was an increasing rate of delinquency among children left alone while their mothers worked. That was accompanied by popular concern that the 5.3 million women who were working outside their homes were taking jobs away from men. For all of these reasons, "Mothers Pensions" were implemented, enabling women (mostly white widows) to stay home with their children. However, the benefits were meager and the emphasis remained on moral reform. In exchange for aid, poor mothers were forced to conform to rules about drinking, housekeeping, parenting, and relationships with men (Seccombe 1999). As Susan Mayer points out, for 200 years, Americans "have vacillated between trying to improve the material well being of poor children and . . . the moral character of their parents" (Samuelson 1997, ¶ 8). The present "welfare reform" fits this latter tradition.

It is evident that the welfare reforms implemented in 1996 are one more step in our nation's attempts to assist the poor, including many elements of the past. Today's attitudes reflect our long-standing "history of rugged individualism, a spirit of Calvinism, and the idea that hard work will reap results [which] set the backdrop for the development of our social welfare system in this country," as Seccombe states (1999, 26). To understand the current state of the welfare system, Mary Jo Bane and David T. Ellwood, key advisors to President Clinton on welfare reform, propose "it is necessary to understand how the current system has come to emphasize eligibility and compliance to the exclusion of nearly every other goal" (Bane and Ellwood 1997, 2). Ellwood identifies the three periods of welfare preceding PRWORA as the "foundation," "takeoff," and "retrenchment" (1988).

## The Foundation: 1930-1960

### ADC/AFDC

The Great Depression that began in 1929 had a tremendous effect on social welfare, as widespread unemployment created public uprisings. The Depression threw nearly one-third of the work force–about 15 million men–out of work by its peak in 1933. During the 1930s, 35 percent of the population received public aid or social insurance. There was no stigma to being poor since most everyone *was* poor. The problem was so massive that states, which had previously handled public assistance programs, were forced to hand them over to the federal government. In 1933, President Franklin D. Roosevelt initiated his "New Deal." That included the Federal Emergency Relief Administration's (FERA) direct relief programs that channeled $500 million to the poor through local agencies. However, the strong American work ethic was soon reinforced by national policies. In 1935, Roosevelt terminated direct relief in favor of work relief through programs such as the Works Progress Administration (WPA). Those who still needed other forms of assistance were shunted back to state and local agencies.

Aid to Families with Dependent Children (AFDC), cash assistance to needy families, was established under the Social Security Act of 1935 as Aid to Dependent Children (ADC), primarily to help poor widows care for their children. However, ADC was not a central part of the Social Security Act, which focussed more on helping the aged than the poor. Note the word "families" was not in the original title; it was not added until 1950. Even in 1935, "those who designed and supported the policy, including social workers, were convinced that including mothers (many of whom were divorced

and some of whom were single) would risk provoking a substantial amount of hostility from politicians and the public," explains Jiminez (1999, 10). ADC/AFDC was always an entitlement, meaning that anyone who met the statutory guidelines was legally eligible to receive benefits. However, the program was administered by the states, which shared funding with the federal government. States have always set their own benefit levels and criteria for eligibility within federal limitations and regulations. Historically, benefits have varied widely among the states.

## Take-Off: 1960-1976

ADC was originally intended as a social insurance program that would wither away as Social Security matured and women's work opportunities grew. However, the rolls grew instead, from 147,000 families in 1936 to approximately five million families (14.2 million individuals, 5.5 percent of the population) in 1994. After experiencing slow growth through the 1950s, the program escalated sharply during the late 1960s and early 1970s. The proportion of the U.S. population on AFDC rose from two to five percent in the takeoff years between 1964 and 1972. That was a 230 percent increase, and it was accompanied by a dramatic rise in benefits.

That participation level stabilized until 1990, when it surged again, reaching its record high in 1993-94. Over the years, the reasons for children's dependency on the program changed from their father's death or disability (75 percent of cases when the program began, compared to 5.6 percent of cases in 1991) to their mother's unmarried status (which grew to 28 percent in 1969, and 60 percent of cases by 1991).

The increase in participation during "take-off" was not because of a bad economy. The economy was strong and unemployment was quite low during most of this period. Nor was it simply because of an increase in family breakdown. Both divorce and births out of wedlock were rising, though not nearly as fast as the welfare caseload. Rather, the increase was largely the result of liberalization of welfare policies and programmatic changes that made it easier for income-eligible families to get benefits. That was combined with a change in popular attitudes, resulting in the destigmatization of being on welfare (Besharov and Germanis 2000).

For example, President Lyndon Johnson announced the "War on Poverty" in 1964, which led to the creation of more than two dozen new federal welfare programs and the expansion of eligibility for AFDC. Where welfare agencies once discouraged applicants by pressing them to seek other means of support or by imposing a grueling eligibility process, they now lowered the obstacles to enrollment. New York City's rolls almost tripled in only five years (between 1965 and 1970) under liberal mayor John Lindsay. The liberalization of popular attitudes was taking place across the nation, as welfare came to be seen more as a "right" than as a temporary safety net. Some of the growth was due to the repeal of Jim Crow-like rules in the South that had previously kept African-American mothers off welfare. In the 1950s, many southern states had "moral fitness" rules, and most of the women denied assistance on those grounds were African-American (Rogers-Dillon 2001).

The strongest support for the War on Poverty was the booming economy, which provided the needed funding for social programs. As Ellwood points out (1988, 33),

> During the 1960s, America discovered its hungry. It discovered discrimination and prejudice. It fought an unpopular war that galvanized

Organization (WRO) organized residents of poor neighborhood to apply for welfare, the welfare rolls more than doubled between 1967 and 1972.

**WIN**

The Work Incentive Now (WIN) program of 1967 gave monetary work incentives (earnings disregards) that changed the AFDC benefits formula to encourage work. Earnings disregards reduce the amount of money that is counted toward income, thus increasing the cash and other benefits that are awarded. Yet, the proportion of AFDC mothers who worked during the period of these incentive provisions changed little, fluctuating between 15 and 16 percent between 1961 and 1975. The program may actually have increased the AFDC caseload. As Dave M. and June Ellenoff O'Neill point out (1997, 18),

> By enhancing the income attainable from welfare, it reduced the incentive to leave welfare completely. Moreover, welfare was made accessible to a new group of women whose higher earnings previously would have made them ineligible.

While these effects might be considered positive by those interested in empowering women and families, politicians became more concerned with the increase in the welfare rolls. Bane and Ellwood (1997) maintain that WIN (like most welfare programs) never had enough monetary resources or time to succeed.

The program's impact on the rolls was also limited by large-scale exemptions (such as for mothers of young children, who are the majority of welfare recipients) and the lack of funding for supports such as child care, job training, and education. However, explicit requirements that women enter the formal workforce began with that program

and have steadily escalated with each reform since. It has gradually become a well-established principle that poor single mothers should be in the workforce.

The idea of eliminating welfare is not new to PRWORA. In 1969, President Richard Nixon proposed welfare reform through the Family Assistance Plan (FAP), which would have eliminated AFDC and established a federally funded income floor of $1,600 a year per family. The philosophy behind FAP was that poverty was rooted in poor work ethic and family instability, fueled by welfare permissiveness. The plan was authored by Daniel Patrick Moynihan, Democratic senator from New York who has been active in formulating national welfare policy for several decades.

FAP would have lowered the benefits in every state outside the deep South. Nixon proposed to combine the base level of assistance with $800 in food stamps and a wage supplement for those earning barely above the minimum figure. FAP included a work provision to require recipients to accept low-paying jobs, but those jobs would not guarantee a living wage (or even a minimum wage). Groups such as the WRO raised concerns that the traditional parent-child relationship would be affected by the forced work. They mounted a public relations campaign focussing on the effects on children as welfare recipients. That theme successfully appealed to the prevailing conservative political climate, and FAP was defeated in 1972. By that year, however, the combined benefits of AFDC and food stamps often paid as much as a full-time job at minimum wage, and few minimum-wage jobs offered medical protection.

However, growth in the welfare rolls stopped in 1972, leading up to what Ellwood calls the period of "retrenchment" from 1976 to 1987. During that time, legal challenges, along with quality control programs, reduced caseworker discretion. Welfare offices

sought to develop more objective eligibility criteria. Between 1970 and 1980, welfare offices were reorganized and "transformed from a process characterized by discretion and a highly personalized relationship between caseworker and client into an impersonal system for verifying eligibility and writing checks" (Bane and Ellwood 1997, 15-16). By 1984, benefits had decreased over 20 percent compared to 1972, adjusting for inflation.

## Retrenchment: 1976-1987

Several factors influenced the dramatic change from "takeoff" to "retrenchment." In the early 1970s, the economy stopped growing, and along with it, so did tax revenues and the generous attitude of the government and the public. The participation of mothers in the workforce rose sharply, and the number of single-parent families also skyrocketed. In 1960, just seven percent of families with children were headed by women; by 1985, that figure had grown to 20 percent. Conservative Ronald Reagan became president and he defined the national mood. Many people came to look at the previous liberal social policies as partially responsible for what the public generally viewed as a "decline in family values." The popular stereotypical image of a recipient was a "welfare queen," a lazy woman who purposely had many children to get increased benefits. She "drove a Cadillac, purchased steaks with her food stamps, and cheated the hard-working American public." This was a key time in United States history, marking a low point in the public's support of welfare.

## OBRA

In 1981, Reagan's administration initiated numerous changes in federally funded public assistance programs. They featured new work programs such as the Community Work Experience Program (CWEP) which included "workfare," requiring welfare recipients to "work off" their grants at minimum wage. The Work Supplemental Program allowed states to reduce welfare grant levels and use the money to subsidize jobs. The Omnibus Budget Reconciliation Act of 1981 (OBRA) removed the earnings disregard provisions (although they were later partially restored in 1984 and 1988). Their removal, combined with a new provision prohibiting states from paying AFDC benefits to any family with income exceeding 150 percent of the state's standard of need (raised to 185 percent in 1984), reduced the amount a person could earn and remain on AFDC. Studies have shown that OBRA caps and the repeal of the disregards modestly reduced the caseload nationally and in certain states. While that pleased the politicians, the new policies also reduced work participation by AFDC recipients. A factor that raised the rolls was the Immigration Reform and Control Act of 1986 (IRCA), which legalized 2.6 million undocumented aliens. While there was a five-year waiting period for their AFDC eligibility, some began to claim benefits for children born in the United States, since they no longer faced deportation by making their presence known.

## JOBS

The Family Support Act (FSA) of 1988 repealed WIN in 1990 and initiated the Job Opportunities and Basic Skills training program (JOBS). By this time, public spending for welfare had come to be seen as a national crisis. However, while JOBS was

expected to help reduce the AFDC caseload, it may have actually increased the caseload in the short run. First, it delayed the exit of those who were engaged in training and added more participants by reducing the age for children from six to three for mothers' participation. Second, it may have attracted more people to AFDC because it promised transitional benefits for 12 months after leaving the program. Again, welfare experts Bane and Ellwood (1997) believe the program was not given enough time or resources to succeed.

They point out that FSA came into effect during a national recession and required money the states did not have. Because of that, states made large-scale exemptions regarding who had to participate, and the results were discouraging. After remaining fairly stable for 15 years, the number of caseloads rose again, by 34 percent between 1989 and 1994–this time largely because of the weak economy. There were other important causes, such as an increase in out-of-wedlock births among some groups and the increase in immigrants applying for benefits (either for themselves or their American-born children). There were also outreach efforts to get single mothers to sign up for Medicaid (and thus welfare benefits). At the same time, child-only cases increased, perhaps due to the spread of crack addiction among mothers, resulting in an increase in cases of parental disability (in addition to the immigrant children added to the rolls).

A Congressional Budget Office study in 1993, undertaken to determine factors affecting caseload change, estimated that about one-quarter of the caseload increase between 1989 and 1992 could be attributed to rising unemployment brought on by the prolonged economic downturn at that time. As the O'Neills state, "It is difficult to determine how much of the caseload growth is really explained by economic factors

versus growth in female-headed families" (1997, 20). Whatever the reason, the FSA was not achieving results (reducing the rolls) quickly enough for politicians and the public. JOBS had only nine percent of all adult AFDC recipients enrolled in any training program in 1994. That was no greater than the percentage during the pre-JOBS era of the late 1980s. In comparison, the welfare legislation of 1996 requires an increase in work activity participation to 50 percent by 2002.

A slight decline in caseloads started at the end of 1994, reflecting a sharp drop in unemployment and overall improvement in the economy. Other program changes, such as liberalization of the Earned Income Tax Credit (EITC) and the extension of Medicaid to pregnant women and children in low-income families not on AFDC, may have also helped to reduce caseloads during that short period before the new legislation. (The EITC works like a negative tax, giving lower income people money instead of taking it from them, so it encourages work.) However, policy makers had become discouraged with the emphasis on education and basic skills over training and immediate work. They cited the following figures to reflect what they saw as a desperate situation:

- Out-of-wedlock births between 1970 and 1991 rose from 10.7 to 29.5 percent and, if the trend continued, 50 percent of all births by the year 2015 would be out-of-wedlock.
- Forty-six percent of female-headed households with children less than 18 years old were below the national poverty level.
- The average monthly number of children receiving AFDC benefits in 1965 was 3.3 million; in 1970, it was 6.2 million; in 1980, 7.4 million; in 1992, 9.3 million; and the projection for 2006 was 12 million.

As I have noted, benefits had risen dramatically during "take-off," with AFDC plus food stamps for a family of four (measured in 1986 dollars) rising from $7,066 in 1960 to $9,359 in 1972 (Bane and Ellwood 1997). Medicaid benefits had been added and eligibility liberalized. During "retrenchment," benefits fell back to $7,519 in 1986. Yet, by 1995, the cash benefit was only about one-third of the total welfare package. Food stamps and free medical care (through Medicaid) had been added for all AFDC recipients, as well as subsidized housing and food programs such as WIC for many. The public demanded change, and policy makers were pressured to respond with drastic measures.

## Demand for a Change

Ellwood did not name this next brief period of welfare in his 1988 book, but it might be called "demand for a change." In 1994, a survey of public attitudes toward the welfare system, conducted by Peter D. Hart Associates and American Viewpoint, found that American voters believed the welfare system "exacerbates the problem of poverty because . . . it encourages dependence and fails to provide sufficient help for people to make the transition to self-reliance" (Christensen and Rosen 1997, ¶1). Even social workers and the recipients themselves agreed that change had to occur, although they disagreed on the exact nature of that change.

The media helped to hype the need for change. On the one hand, the popular image of welfare offices was poor. In 1992, Barbara Sabol, then New York City's welfare commissioner, in a well-publicized experiment, visited two of her own welfare offices dressed in a sweatshirt, jeans, and scarf or wig. She told the welfare workers she

needed a job in order to care for her children, but try as she would, she could not get the workers to help her find a job. That fueled the public's concern that welfare was not at all intended to help women enter the work force.

That same year, presidential candidate Bill Clinton showed that he was a "New Democrat" by promising to "end welfare as we know it." After the election, his administration granted many state waivers that, among other things, toughened work requirements and imposed partial time limits on benefits. These experiments ultimately culminated in the Newt Gingrich-led, Republican-inspired 1996 welfare reform law (Besharov and Germanis 2000). The Republican bill bore a superficial resemblance to what Clinton proposed, so both sides were able to claim credit for reforming welfare. In reality, however, the changes in welfare were largely based on the Republican plan. While both bills imposed time limits on benefits, the Clinton proposal included entitlement to a public job after the time limits were reached. The Republican bill had no such entitlement and transformed the program into a capped block grant. That gave states an incentive to cut caseloads because they would get to keep any unexpended funds. Another problem was that Clinton's desired health care reform did not happen in tandem with welfare reform.

The waiver programs permitted states to put aside particular federal rules and experiment with welfare reform ideas. Some states set up randomized experiments with treatment and control groups. The experimental aspect was largely symbolic, claims Rogers-Dillon (2001), who points out that none of the programs had been operating long enough to provide any true test of welfare reform by the time the federal law was passed

in 1996. However, she argues that Clinton's real purpose was to provide a *perception* that central ideas of reform, time limits in particular, had been tested and worked.

PRWORA was just on the horizon when I accepted a position in September of 1995 as director of the Women's Resource & Referral program at the YWCA of Southwestern Michigan. I was new to social work, having worked previously in marketing and public relations for higher education. I recall that the professionals I met at that time, representing social organizations throughout the region, were concerned about the new legislation and how it would affect their clients. They feared that a generation of children might be sacrificed as victims in the process of transforming the old welfare system into the new one.

After working at the YWCA for two years, listening to women who called our hotline desperately seeking resources (often non-existent) for themselves and their children, and networking with other helping professionals, I came to understand and share the social workers' concerns about the results of losing the safety net. Yet I also sympathized, as did most citizens and social work professionals, with the fact that welfare as a system needed to be reformed and that cash entitlements alone did not provide positive incentives for women to truly improve their lives.

The changes include the elimination of cash entitlements and, for most recipients, the imposition of a two-year limit on finding work and a five-year lifetime limit on receiving benefits. Up to 20 percent of cases can be exempted in cases of hardship, and states are not barred from using their own funds to provide benefits beyond the five-year limit. However, with devolution of control, welfare programs are now largely controlled by the states. This has resulted in widely divergent programs, with the only common goal

being that of putting people to work. While this policy is intended (at least in rhetoric) to push recipients toward independence, critics say it is resulting in even greater deprivation for disadvantaged families. With PRWORA, employment has become the essence of welfare. Support for education and training has been drastically reduced. The major, explicit goals are to reduce the number of people on cash assistance, pushing adult participants (who are mostly women) to enter the labor force. That is a dramatic departure from the original goal of ADC in 1935, to help keep poor women home with their children.

Diana Pearce of the University of Wisconsin is recognized for coining the phrase "the feminization of poverty." She is responsible for developing the Self-Sufficiency Standard, an alternative scale (which generally far exceeds official government poverty lines) for measuring the income without government assistance necessary to meet basic needs. I believe she presents a unique and powerful contribution to current perspectives on welfare. In addition to her teaching, she is associated with the organization Wider Opportunities for Women (WOW). Among its agendas, WOW encourages non-traditional careers (thus higher earnings) for women. Pearce calls PRWORA's focus on employment "a subtle but powerful substitution of means for ends." She argues (2000, 137),

> For single mothers, jobs are a means to the end they seek, which is to be able to maintain a home for themselves and their children. In short, mothers seek to keep and raise their children. If the best way to do so is to go on welfare, that is what they do; if it is to enter the paid workforce, that is what they do. Employment is not an end in itself, because some jobs come at too high a cost to parenting. They pay too little to cover rent, food, and other bills, are too far away or inaccessible, or require putting children in problematic child care arrangements. Employment often is part of the story, but it is not the whole story for single mothers. Yet, it has become the only criterion for evaluating the success of welfare reform.

Using the employment criterion alone, PRWORA has been considered a great success, at least publicly by politicians and in the media. Regardless of what caused rolls to rise and fall before PRWORA, they rarely fell back very far, so no one could predict the halving of welfare since 1994, with 15 states experiencing declines of over 60 percent and three reporting declines of over 85 percent. Never-married mothers, the group most prone to long-term welfare dependency, were 40 percent more likely to be working in 1999 than in 1994.

Yet, measured in human terms, there is a great deal of concern that the reforms were based on wrong assumptions and therefore cannot be effective. Heather McCallum (Rhoades and Statham 1999, 45), explains, "The fundamental ideologies dominant in the welfare debate include liberalism, patriarchy, and white supremacy . . . The goal of encouraging labor force participation among TANF recipients arose in part from a false perception that AFDC recipients were lazy and lacked a work ethic."

According to Mary Jo Bane, who was assistant secretary for children and families in the Department of Health and Human Services during the first years of Clinton's presidency (Bane 1997, ¶4-5),

> The political rhetoric supporting the new law, unfortunately, made the concept of a federal entitlement synonymous with irresponsibility and lifelong dependency, and the replacement of the entitlement with block grants synonymous with work requirements. This rhetoric was misleading but powerfully effective.

Bane resigned her position due to her "fears about what would happen to poor children when states were no longer required to provide the modest assurances and protections we insisted on in waiver demonstrations."

***Summary***

It is said that those who do not study history will repeat its mistakes. The double-edged PRWORA sword of forcing women to work and then punishing them for neglecting their children is a shameful repetition of 19th century Poor Law attitudes. Like mothers then, modern welfare mothers are faced with the "Catch-22" decision of whether to place their children in poor-quality child care, accused of neglect if they cannot find or afford good child care. Worse, they fear their children will be removed from their home and placed in orphanages or foster care when their time limits expire and they can no longer financially care for their children. The policies of deterrence that marked the Poor Laws and most of welfare throughout history—discouraging applicants by pressing them to seek other means of support or by imposing a grueling eligibility process—have also gained in strength with PRWORA.

Throughout our nation's history, we have never provided adequate welfare programs. For example, the short sightedness of forcing people into low-wage, low-skilled jobs without adequate education and training is one error that has been repeated time and again. Epstein (1997, 221) summarizes my sentiments well,

> The levels of welfare payments and the intensity of job training and personal social service programs are too low to affect the social or economic behavior of poor people. The cash provisions of AFDC and food stamps typically provide a standard of living far below (often only 50 percent) the official poverty threshold, which itself may fall far short of contemporary social standards. Work training programs have provided only the barest kinds of skills which typically fail to command even a minimum wage, let alone a wage sufficient to raise the recipient out of poverty. The personal social services usually provide only a few hours a week of personal attention. In short, direct welfare, training, and personal social services seem to exist as symbols of the society's enforced virtues more than as substantive provisions to ameliorate social problems.

While the policies of the 1960s are charged with increasing the welfare rolls, I agree with Bane and Ellwood that programs have not been given enough time or resources to succeed. That appears to be the case with promising programs such as WIN in 1967 and JOBS in the early 1990s. When such liberal programs cause the welfare rolls to rise, politicians panic. Due to the pressures of re-election, they favor short-term versus long-term results. Similar to investments in the stock market, our investment in welfare policies must be given sufficient time and resources to prove their success. In addition, success in the past has been defined in economic instead of personal terms.

It is important to consider the effects of the economy. During periods of prosperity, it is easy to provide abundant social services, but during recessions, unemployment increases along with poverty and need. During poor economic times, the public is more resistant to providing aid. Looking back over history, it is evident that such periods of economic growth and recession or depression are cyclical and inevitable. Fox Piven and Cloward (1993, xv) present an interesting theory that "expansive relief policies are designed to mute civil disorder, and restrictive ones to reinforce work norms." They believe government social policies are cyclical, and the massive unemployment of the 1930s and the uprisings and protests of the 1960s achieved the greatest results in improving benefits to the poor. Periods of relief are historically followed by cutbacks in funding and ultimately serve the purpose of maintaining a low-wage labor market.

Many interesting parallels are represented in the microcosms and macrocosms of our world related to power, dominance, and control. These are the ways the economy structures relationships. Scott Sernau speaks of Immanuel Wallerstein's world systems

theory, which states the "world system has a core of wealthy, powerful countries who control the patterns and terms of trade, a semi-periphery of middlemen and intermediaries in the process, and a periphery of poor nations who bear the brunt of the brutal demands of global capitalism" (Sernau 2000, 13). That brings to mind the comments I heard from a "Welfare Warriors" mother at a convention in Chicago. She claims the current welfare reform was implemented intentionally as a means to provide cheap labor to large corporations. Even within our communities, our workplaces, and our families, economic power structures have always seemed to motivate human interaction. We need to learn from the past as we make decisions about the future of welfare programs. It is time to develop long-range policies that invest in people instead of short-term economic gain.

# CHAPTER 4:

## The Barrier of the "System"

### *Introduction*

The "fundamental attribution error" is a social phenomenon identified by psychologist Lee Ross that has been demonstrated in laboratory experiments on a range of topics. It is the tendency to overestimate the force of personal disposition and underestimate the force of situations or societal pressures on other people's behavior, while the opposite is true for one's own behavior. This theory is helpful in explaining what has happened with welfare, as those who are more fortunate in our society believe they are responsible for their own success, but that the poor have done something to deserve their situation. In effect, the privileged believe they deserve their privilege. They do not understand the important role of the "system."

In the following chapter, I examine the ways our national welfare system affects women's empowerment. In doing so, it is necessary to understand the major reasons for the drastic reduction in the welfare rolls and analyze the corresponding effects on women's empowerment. I explain that the main reasons for the drop in the rolls are policies that "make work pay," the effects of the good economy, and the strict rules of the welfare system. After discussing these causes, I analyze the problems caused by the system of devolution itself. These problems include inconsistent policies, programs, and services across the nation, along with questionable fiscal practices by states. Other results include caseworkers' confusion over changing rules and ambiguous goals, and the "hassle" clients are experiencing to force them off the rolls. Finally in this chapter, I

show how our national system discriminates against women in the workplace, especially minorities. For women who already have many wires in their personal birdcage, that discrimination becomes even more severe.

## Understanding Reasons for the Decline

A number of researchers have used "econometric" models to estimate how much of the caseload decline was caused by the system of welfare reform itself compared to the good economy and aid to the working poor. The research models are imprecise due to the assumptions and variables they incorporate. Still, most of them draw a similar conclusion. They show that in the early years of the caseload decline (1994-96), 40 to 50 percent of the decline was due to the economy, with its stronger job prospects for low-skilled workers, and 40 to 50 percent was due to increased aid to the working poor. Later (1996-99), the economy accounted for only about 10 or 20 percent of the decline, and increased aid to the working poor for 30 to 40 percent (Besharov and Germanis 2000). This supports the opinion that the first off welfare were those who had fewer barriers and were thus easier to employ. For them, supports which "make work pay" are important.

As for welfare reform itself–the "stick" as opposed to the "carrot" approach–these studies usually estimate its impact at from 15 to 20 percent for the early declines and about 30 to 40 percent for later ones. Most studies also find that the failure to increase welfare benefits, a 20-year trend, reduced rolls another five to 10 percent. Overall, consolidating the estimated impacts on initial and later declines, the studies suggest that the good economy explains 15 to 25 percent of the overall decline, aid to the working

poor 30 to 45 percent, increases in the minimum wage zero to five percent, and welfare reform itself 30 to 45 percent (Besharov and Germanis 2000).

These studies have many weaknesses, however, including the failure to include all policy changes such as increased child support enforcement, and to consider demographic factors such as declines in out-of-wedlock births, drug abuse, crime, and immigration. Also, the combination of all the factors may account for a greater impact than any of them occurring separately. However, using the criteria of declining welfare rolls and rising employment figures for judging success, and reflecting upon the short-term positive effects on the economy, government officials are overwhelmingly pleased with these results of welfare reform. That further illustrates the impersonal ways they define "success."

## Making Work Pay

It is important to point out there has been some progress toward fulfilling Clinton's promise "to make work pay." Referring back to the rational choice theory I discussed in the introduction to Chapter 2, these programs provide important motivations for leaving welfare dependency. During Clinton's presidency, both Democratic and Republican Congresses supported the president's initiatives for increases in government aid to the working poor. It costs more to provide such supports than to give cash assistance, demonstrated by the fact that this type of spending now exceeds what was spent on the former AFDC program. Between 1993 and 1999, total aid to the working poor increased nearly tenfold, even after adjusting for inflation. In 1999, that aid was

nearly $52 billion a year, according to a Congressional Budget Office study (Bernstein 1999). *See Appendix H.*

For example, in 1993, Clinton proposed and Congress passed a major expansion of the EITC, which now effectively can add about $2 per hour to a minimum wage job. Between 1993 and 1999, total expenditures on the EITC rose from $18 billion to $30 billion, up significantly from $1.6 billion in 1984 (all in 1999 dollars). That income supplement for a single mother with two children, working at the minimum wage, more than doubled between 1993 and 1999, rising from about $1,700 to about $3,900 per year. That is significant for many of the working poor. In 1997, the Child Health Insurance Program (CHIP) was passed. Since that program subsidizes health care for children of the working poor, jobs that do not provide health care coverage are more attractive (Danziger 2000). Clinton also managed to push through the Republican-controlled Congress a two-stage increase in the minimum wage, from $4.25 an hour to $4.75 an hour on October 1, 1996, and then to its current $5.15 an hour on September 1, 1997.

PRWORA was not finalized until 1999, and there have been additions that benefit the working poor. For example, the Welfare-to-Work (WtW) Grants program, implemented by Congress in 1997, added $3 billion to provide resources to help states achieve the employment and self-sufficiency objectives of welfare reform, although they cannot be used for stand-alone education or training. At first, the strict eligibility requirements limited the use of this program (it was created for hard-to-serve groups), but 1999 amendments expanded its scope and now allow some short-term training (Nightingale 2001). Most states have liberalized the rules for reducing assistance when a family has earnings, so there are more working adults still receiving TANF (eight percent

in 1994; 28 percent in 1999; Greenberg 2001). Greenberg reports that states have also liberalized the asset requirements. Additional expansions in federal aid to the working poor are anticipated, including child care, Medicaid, and food stamp programs. As I have noted, for those who are easier to employ and have fewer barriers, these policies are important.

## The Effect of the Good Economy

As I discussed in Chapter 3, the economy has historically affected policy decisions toward social services in the United States. For example, in the 1960s and 70s, when the economy was good, we could afford programs for the poor. When funds were diverted to the escalating war in Vietnam, there were less for the "War on Poverty." In a slow economy, fewer jobs are available for middle-income citizens who, in turn, become less generous in their attitudes toward the poor. It is only natural to expect that in an economic downturn, the government will be pressured to reduce spending on programs that help poor people improve their lives.

As I have discussed, the fact that PRWORA coincided with the strongest economy in at least three decades played a key role in the declining number of welfare cases. That is due not only to more generous public attitudes (for example, in providing supports to the "working poor"), but the fact that more jobs have been available. The weak economic conditions that helped drive up welfare rolls during the George Bush Sr. presidency ended a few months before he left office, and the economy picked up toward the middle of the 1990s. The welfare rolls actually started falling in 1994, two years before the enactment of PRWORA and a year before the welfare waivers that allowed

some states to "get tough" on welfare recipients could have had much impact. Since January 1993, real per capita Gross Domestic Product has grown about 25 percent in real dollars, 20 million new jobs have been created, and the country experienced the lowest unemployment rate (4.1 percent) since 1970.

If the economy takes another downturn, as it appears it may be doing, those in low-skilled, low-paying jobs will be the hardest hit. A Joint Center for Poverty Research report suggests that during a period of economic downturn, welfare policy makers may have to broaden their definition of work activity and reevaluate time limits. In a tighter labor market, work incentives, work supports, and aids to the hard-to-employ will be more difficult to sustain under the system of devolution. Anticipated caseload increases and the instability of the new welfare infrastructure will impact the ability of policy makers to resolve these dilemmas. Therefore, policy makers should begin developing alternative opportunities, such as community service and subsidized employment programs, while the economy is still strong (Pavetti 1998).

What are our priorities as a nation? The best way to answer that question is to examine the federal government budget. As Harvard professor William Julius Wilson explains,

> At $12,000 a job, if we create a million such jobs, you're calling for a $12 billion program. President Clinton signed a $257 billion military bill (in 1996) which included $11.6 billion more than he asked for. So the question is not that we can't afford something. When we say we can't afford something, it means it's low on our priority list. If it's high on our priority list, we can come up with the money (Werbe 1997, ¶ 5-6).

The current federal surplus, estimated to be several trillion dollars over the next decade, may provide opportunities to channel dollars into helping the poor. Instead of funding a dysfunctional missile defense system, for example, or even a tax break that

benefits upper-income people most, monies could be used to address the root causes of society's problems by assisting the poor. That reflects a global concern. As Scott Sernau speculates, "Taken together, one wonders if the five trillion dollars of arms expenditure [world-wide], if applied to addressing human need, might not go a long way in creating a world in which massive armament was unnecessary" (2000, 147).

Collins (2000, ¶ 41) also believes a recession is inevitable and that "it is doubtful that the combined amount, $5 billion [including a $2 billion contingency fund and any unused TANF balance], would be enough in another recession. During the last one, welfare costs rose by $6 billion in three years." She believes states' choices in the next recession will include whether to divide up the money among more people, deny benefits to many needy people, or find more money from state resources, which would mean raising taxes. Collins explains (2000, ¶ 42),

> Yet even without a recession, the Congressional Budget Office has estimated that the amount of money available to the states through TANF would fall $1.2 billion short of what will be necessary to meet the work requirements through 2002. Without a counter-cyclical infusion of federal funds, the end of the welfare entitlement could well deepen any future recession.

Wilson tells what he believes will happen when the welfare recipients reach the time limits defined by the welfare reform bill:

> After five years, they're cut off, no workfare, no welfare checks, nothing, and they're going to have to find employment. You're going create a situation where you have a large number of welfare recipients, most of them women, flooding the pool that's already filled with jobless workers (Werbe 1997, ¶ 3).

## The Changing Culture of Welfare Offices

Across the nation, the culture of welfare offices now reflects the employment-oriented system. They have changed from places where mothers were signed up for benefits with almost no questions asked to places where they are pressured to get a job or rely on others for support. The U.S. General Accounting Office describes the change this way:

> Under states' welfare reform programs, participation requirements are being imposed sooner than under JOBS, with many states requiring participation in job search activities immediately upon application for assistance. Before reform, recipients could wait months, or even years, before being required to participate (Besharov and Germanis 2000, 18).

In many places, the welfare application process has a new element, "diversion," a straightforward effort to keep families off welfare. It is manifested in two simple questions now asked of welfare applicants: "Have you looked for a job?" and "Can someone else support you?" Many welfare agencies maintain a bank of phones that applicants must use to call as many as 20 potential employers before they can even apply for benefits. When told of these requirements, many applicants simply walk out (Besharov and Germanis 2000).

In New York City's "job centers," for example, all applicants are encouraged to look for work. They are offered immediate cash support for child care or advised to first seek support from relatives or other sources. Those who still decide to apply for welfare are required to go through a 30-day assessment period, during which time they complete the application process and undergo a rigorous job-readiness and job-search regimen involving many sessions at the job center and other offices. At the end of this period, eligible able-bodied adults who choose to receive assistance are required to participate in

the city's "workfare" program. As a result, city officials estimate that the percentage of mothers entering these job centers who are eventually enrolled in welfare has fallen from half to about a third of applicants.

Community Voices Heard's web site claims that in New York City, "workfare" is displacing the city's paid union entry-level employees with more than 40,000 unpaid workers:

> Workfare is in fact a public employment program, in which workers are performing critical services for the citizens of the city for no pay and keep people trapped in poverty while displacing a full-time union workforce . . . WEP is also an illegal and illegitimate program that threatens the economic livelihood of current, and future, employees by violating state labor law because it displaces city workers and provides incentives for further displacement (http://www.cvhaction.org).

This group claims that the workfare workers are not entitled to vacation, sick leave, or unemployment insurance, and they do not pay into Social Security accounts. This enables the city to cut taxes and save money because it is only paying on average $1.80 an hour to a workfare worker's benefit check, compared to $10-15 an hour for a paid full-time employee working the same job.

Welfare offices, rather than serving as bridges to successful employment, are often programmed to be more like obstacle courses. A welfare worker in South Bend reports that to receive TANF, a client must bring a picture ID, her social security number, and the birth certificates of everyone living in her house (Scott 2001). Applicants for welfare or work-transition benefits must run a gauntlet of multiple appointments and are sometimes "sanctioned" (benefits reduced or purged from the rolls) for missing appointments because of innocent mistakes or sick children (Kuttner 2000).

As in New York City, many welfare offices across the nation have become "job centers" where caseworkers' first goal is to help applicants and recipients find employment. Depending on the office, they teach how to write resumes and handle job interviews; provide access to word processors, fax machines, telephones, and even clothes; offer career counseling and financial-planning services; and refer applicants to specific employers who have job openings.

In a survey of former welfare recipients in Texas who left the rolls in December 1996, over 60 percent said the welfare agency "gave me the kind of help I needed," but about a quarter said that important factors for leaving were either "unfriendly caseworkers" or "new program requirements." In a survey of those who left welfare in South Carolina between January and March of 1997, 60 percent said they felt "hassled," and 13 percent said that is why they left. About a third said that the state's welfare program "wants to get rid of people, not help them." A survey conducted in Wisconsin for those who left welfare in 1998 showed similar results. "Hassle" may have led others to leave welfare even though they cited some other reason, such as finding a job (Besharov and Germanis 2000).

Marcia Meyers, who conducts research on child care and welfare reform at state and local levels, agrees. As women are expected to meet their "personal responsibility" to support themselves and their children, she argues the government has failed to keep its side of the bargain, "to develop the appropriate administrative systems and capacity to deliver assistance to the working poor" (Meyers 2000, ¶ 1). While the welfare offices are staffed by people who truly want to do a good job, the structures and incentives are not set up to enable that. First, information is often both limited and inaccurate. For example,

studies in several states have shown that many mothers do not know about employment-related child care subsidies. (Two-thirds to three-quarters of mothers in California and 40 to 60 percent of mothers in Florida, Massachusetts, and South Carolina were unaware of child care assistance for which they might be eligible). The fact that funds are limited and there are long waiting lists for child care services discourages active outreach. Only 10 to 14 percent of eligible families are being served by the major federal child care program, the Child Care and Development Block Grant. A study of food stamp participation found that 60 percent of families who were poor enough had never applied because they did not know they were eligible.

In addition, caseworkers are simply no longer accustomed to providing a customer-service orientation. "Over a period of many years, these administrators and staff perfected procedures for doing what was expected of them: sorting eligible from ineligible applicants, detecting fraudulent claims, and generally discouraging demand for welfare services," explains Meyers (2000, ¶ 14). The policy of devolution has left many states using their authority to impose even more complex eligibility procedures. That may be an important factor in the remarkable decline in caseloads. However, that is difficult to confirm because welfare offices rarely track those who were discouraged from ever participating. As Meyers explains, that type of diversion is a more serious consideration than losing cash benefits.

> The largely unnoted consequence is the diversion of low-income individuals from the non-welfare supportive services they may need to achieve self-sufficiency on low wages. Systems that work well to keep people out of welfare work poorly to get people into food stamps, health insurance, and child care services (Meyers 2000, ¶ 42).

With the elimination of the cash entitlement, Robin H. Rogers-Dillon states,

> far more power resides in the hands of individual caseworkers . . . [however] welfare recipients are a difficult and sometimes alarming group. Some cannot or will not do what they are asked to do, however reasonable that might appear to be (Rogers-Dillon 2001, 11).

As noted later in this paper, mental illness is common among recipients. From the caseworker's viewpoint, it is easy to become discouraged dealing with difficult clients. Often, clients require individual approaches to meet their varying needs, while the caseworker is trying to maintain equal standards. Caseworkers have large caseloads, limited training, and stringent quotas to move individual cases into programs that lead to reduction in welfare rolls. That can cause them to push many participants through the system in a hasty and arbitrary manner.

The Children's Defense Fund's study of 5,200 low-income families who had left welfare confirms that their treatment by welfare offices plays a major role in the success of families. "We need to talk about poverty reduction and not just caseload reduction," states Marian Wright Edelman, head of the CDF. "Welfare offices must develop a culture of helping rather than denying the help families need to get on their feet" (Children's Defense Fund 2000). Indeed, a participant's successful transition out of welfare and into work may actually depend more on the creativity and stamina of the caseworker than on any barriers or problems that the participant experiences.

## Devolution to State Control

There are numerous problems created by devolution of control to the states. For example, in the following paragraphs, I discuss inconsistencies in the types and quality of supportive programs provided. These programs are critical in that they are needed to help leavers achieve a level of employment that will result in their self-sufficiency and

empowerment. Additional issues include the confusion among state policy makers and caseworkers regarding federal rules and expectations, differing policies between state governments, and the inability of states to keep up with the changing demographics of their clientele. All of that results in inadequate and uneven services across the nation. Overall, as Rich Stoltz, an analyst for the Center for Community Change in Washington, D.C. states (Chinni 2001, 1), "There has been a failure of imagination at the state level." Stoltz points out, "The story of welfare reform is actually thousands of little stories—some clear successes and some more problematic." While I will discuss some of the successes in Chapter 6, they occur in spite of the system of devolution. The enormous task of providing appropriate services to welfare clientele is too great for the states. It needs to be coordinated at the federal level.

Rebecca Gordon agrees, arguing that the states' rights approach to welfare reform has "engendered a welfare 'system' rife with chaos and discrimination. History shows that the most effective action to protect the rights of poor people, and especially poor children, has been taken at the federal—not the state and local—level" (Gordon 2001, ¶ 23). She points to funding for public schools to serve poor children and guaranteeing employment rights through the Americans with Disabilities Act as historical examples of programs that would not have occurred consistently at the state level. Olson and Pavetti (1996, ¶ 23) discuss the challenges faced by states in providing supportive services:

> Families on AFDC, like other families, face a variety of circumstances which make employment difficult. Transportation and child care have already been acknowledged by the Family Support Act as logistical barriers which prevent some welfare recipients from working. The low wages that welfare recipients can command in the labor market make it difficult for many former recipients to cover these additional expenses associated with working. While there is room for improvement in the availability and the design and delivery of services to deal with these two

> problems, most states at least have established procedures for addressing them. In contrast, very few states have examined how other personal and family challenges may affect the transition from welfare to work. Nor have they identified the types of supports families who confront these challenges may need to succeed without ongoing assistance from the government.

This lack of experience is one of the problems associated with the devolution of control to the states and the inconsistencies it presents. As Froomkin (1998, ¶ 13) explains,

> Many of the new approaches require subjective judgements. A human being has to decide when individual recipients are, say, ready for work and should be cut off from assistance. By and large, those responsibilities are falling to welfare caseworkers–which in the past did little more than hand over checks. As a result, assistance to the poor, which used to be pretty recognizable anywhere you went in the United States, now differs dramatically from state to state, from county to county, and even from caseworker to caseworker.

There are a wide range of approaches and much confusion. There are some signs of a "race to the bottom," wherein states intentionally provide poor benefits and services so that welfare recipients will go elsewhere. "Competition among the states . . . will continue over who can be tougher on welfare," predicts Mary Jo Bane (Bane 1997, ¶ 15). Tactics, which I have discussed, include "diversion" programs, including one-time payments meant to keep families from ever coming onto the welfare rolls, and "personal responsibility" contracts that spell out when adults must go to work and the length and type of training they will receive.

Federal and state officials must work together to keep up with changes in demographics and coordinate policies accordingly. For example, there is a movement toward more concentrated centers of poverty. Nearly 60 percent of welfare recipients now live in urban areas, up from one-third five years ago. Ten states have 69 percent of

the nation's welfare cases, up from 43 percent in 1994. Since that time, the proportion of welfare cases for whites declined by 3.3 percent, but for African-Americans it increased .6 percent, and for Hispanics it increased 2.7 percent (Wendland-Bowyer 2000). All of these trends must be considered at the national level.

Another problem is the difficulty in evaluation. When PRWORA defederalized the welfare system, state programs began to diverge more radically in cash benefits, standards for eligibility, work, time limits, and other requirements. Since there is no consistent framework for evaluating the effects, the increasing disparities have created confusion and inequity. One benefit of a better system for evaluation would be to facilitate sharing and replicating of best practices between the states.

Mark Greenberg of the Center for Law and Social Policy (2000) reports that the extent of TANF flexibility for the states did not become clear until final rules were issued in April 1999. He states that, as a result, some states have been hesitant to take on major new programs. They are also concerned about the uncertainty of the economy and future TANF funding. The federal law needs to clearly communicate what states can and cannot do in areas such as sanctioning, refinancing state services, and using Maintenance of Effort (MOE) funds (Maintenance of Effort is required state spending, amounting to 80% of the non-federal funds they spent on AFDC and related programs in 1994). Greenberg calls for clear federal "signals" to states about the purposes of TANF. Most important, the states need to understand whether they are expected to simply reduce caseloads or also to develop programs to assist the working poor.

States are allowed to reprogram money saved from unspent welfare funds into expenditures necessary to help former recipients succeed as workers. These services can

include tuition reimbursements, wage supplements, and above all, child care. During this time of low unemployment, some states see the potential benefit to their economy of providing these services as a way of investing in their future workforce. Kuttner writes (2000, 36), "Industry is now eager, and in some cases desperate, for more and better workers. The public policy tools are available, and in some states are actually being used, not just to end welfare as we know it but to end poverty as we know it."

A report from a national conference on "Low-Wage Workers in the New Economy," convened by Jobs for the Future and co-sponsored by the AFL-CIO, the National Association of Manufacturers, and others interested in workforce development, agrees that former welfare recipients need greater supports, such as child care, health insurance, training, and income disregards. (Income disregards help increase actual earnings because they do not take into account certain types or levels of earnings in determining benefits.) These groups believe that the new workers should not lose a dollar of welfare benefits for every dollar in their paychecks, because that would kill their incentive to work. Three long-term experiments recently evaluated by the Manpower Demonstration Research Corporation found that more generous income disregard formulas cause dramatic improvements in work success, the well-being of children, and even in marriages (IWPR 1999).

Federal funds that went to the states in block grants can be used for programs that help the working poor. Americans support spending on such programs more than they support entitlements. Therefore, the public would be appalled to learn that these funds have not all been used. A study by the National Campaign for Jobs and Income Support (February 2000) reported that 45 states and the District of Columbia accumulated $7

billion in unspent TANF funds. Indiana and Michigan were both among the states with large amounts of unspent funds. Indiana had $199.5 million available as of September 30, 1999 (32 percent of Indiana's total allocation from the federal government under TANF since the federal welfare law was passed), and Michigan had $146.1 million. Both states also reduced their own spending on welfare programs from pre-TANF levels. In addition to these examples of non-use, there are many concerns over states' correct use of funds. For example, some states are diverting TANF funds to tax breaks or general budgets as has been done in some states. I will discuss the practice of supplantation by Michigan and Wisconsin in Chapter 6. Such practices are currently legal within federal guidelines. Collins (2000) and others propose that the system must be changed to clearly stipulate that TANF funds can be used only for TANF benefits, job creation, and other anti-poverty programs.

## Women in the Workplace

Mimi Abramovitz (1988) explains that, until recent times, the stay-at-home role of American women was institutionalized and moralized because it was economically productive. Our national "family ethic" dictated that women served as "homemakers," in contrast to male "breadwinners," to perpetuate our patriarchal, capitalistic society. Women's purpose was to maintain the health and well-being of their husbands and families. When they entered the workplace, women's roles remained subordinate to male power. "The need for women's labor in the home reinforced their exploitation in the market, while their exploitation in the market helped to maintain their subordination in the home. In its need for low paid workers capitalism has maintained women . . . as a

reserve pool of labor that can be drawn into and out of the labor force as needed" (Abramovitz 1998, 28).

That national history has resulted in systemic discrimination and deep-seated barriers against women's advancement in the workplace. The effects are most severe for single mothers because our economy rewards two-paycheck families, and most severe for minority women because of the additional barriers related to race. That discrimination is accomplished through tax laws and other policies, but mostly through sex segregation and unequal pay. In reality, all women who are economically dependent on men are in imminent danger of joining the ranks of the poor. "Many women are simply one man away or one crisis away from welfare themselves," is how Seccombe puts it (1999, 7). She points out that middle- and upper-class women are often more vulnerable than they realize, that 57 percent of employed women earned less than $15,000 in 1995, and that more than one-third of women with children under the age of six derive their economic status through their partner.

I believe it is fair to say that in the United States today, many women who are poor are in that economic situation simply because they are women. According to an Institute for IWPR report which used 1997 data from the Current Population Survey, women's median earnings are $431 per week, compared with men's $579 per week. Minority women have even lower weekly salaries, which average $369, compared to their male counterparts whose weekly earnings average $415. For all race groups, full-time women workers earn 74.4 percent of what men earn. White women earn 73.2 percent of what white men earn, and minority women earn 89.9 percent of what minority men earn and just 63.7 percent of what all men earn (IWPR 1999).

This report shows that if women got equal pay, poverty rates for married working women's families would fall by more than half, from 2.1 to .08 percent. Poverty rates for single working mothers would also fall by half, from 25.3 to 12.6 percent. For the 5.4 million single working mothers in the United States, annual family incomes would increase $4,459 on average (nearly 17 percent). As these figures demonstrate, equal pay for women would be a very effective anti-poverty strategy. This is an example of how another aspect of our system (other than the welfare system directly) creates major barriers for women.

While issues of empowerment and poverty affect all women, they most severely affect minorities. Nationally, 36 percent of TANF clients are white, 35.4 percent African-American, 21.2 percent Hispanic, and four percent Asian (U.S. Department of Health and Human Services 2000). "To eliminate sexism and racism" is the motto of the YWCA nationally. When I worked for that organization, I learned its motto was adopted because it is impossible to address one of these "isms" without addressing the other. The two are inextricably intertwined and, when they occur together, they exacerbate problems that individual women face.

This is a particularly serious issue for Hispanic women and their families. Between 1995 and 1999, the number of Hispanic families on TANF nationwide declined by 31.5 percent (Rodriguez 2000). However, in comparison, the number of white families declined by 50.6 percent and the number of African-American declined by 39.6 percent. Hispanic women tend to have a greater number of barriers to employment. As noted, one of PRWORA's harshest effects is its drastic reduction in benefits for legal immigrants, "often with U.S. citizen children who could be forced to go hungry or homeless if they,

their parents, or another family member loses a job or becomes disabled" (Rodriguez 2000, ¶ 58).

## ***Summary***

With the elimination of the "safety net" of cash assistance, it is evident that the poor will suffer even more if the economy moves into a recession. To prepare for that situation, supports that "make work pay" for low-wage workers should be expanded and strengthened. Many changes need to occur, even within the current system. Welfare office caseworkers must treat clients with greater respect, keep up with rules and regulations, and inform women of their rights.

As I completed this paper, I became confused over the changing, contradictory policies. I can imagine how difficult it must be for a TANF mother who is juggling many additional barriers to maneuver the system. In this chapter, I have argued that devolution of control for welfare programs to the states has created inconsistent, arbitrary rules, leading to frustration among both caseworkers and clients. States are confused over allowable education and training programs, along with other support services for self-sufficiency. These are examples of the numerous system obstacles that need to be addressed.

At the root of all these issues, devolution should be discontinued and clear federal standards implemented to ensure consistently high-quality programs in fairness to women and families nationwide. In conjunction, the system must include adequate supportive services for women's empowerment in specific areas such as education, child care, housing, transportation, health care (both physical and mental), domestic violence, and

substance abuse. I will discuss these specific barriers and solutions in the following chapter. Further, we must continue to lobby for fair treatment of women in the workforce, including equal pay, as an important component of all women's empowerment.

# CHAPTER 5:

## Specific Barriers to Empowerment

### *Introduction*

In addition to the barriers of the system, women experience specific barriers unique to their own lives. Like wires in a birdcage, the more barriers a woman experiences, the greater the challenge to improving her life. Olson and Pavetti (1996, ¶ 31) confirm:

> Case managers working in welfare-to-work programs identify a variety of personal and family challenges that often make it difficult for families to leave welfare for work, including physical and mental health conditions, child health or behavioral problems, chemical dependency, family violence, housing instability, and low basic skills or learning disabilities.

The effect of such challenges is illustrated by a recent conversation I had with a social worker. She provided a real-life story of a typical client, a single mother who was able to get off welfare and get a job. But it was at very low pay, with every benefit penalized by corresponding reductions in assistance. The client's car was stolen, so she had no transportation to work. During this time, the woman had difficulties with child care and her children began to experience behavior problems. She subsequently lost the job, and she is "back to square one," with no reason to believe there will be a happy ending in her future. This demonstrates the fragile nature of women's lives, and how one setback can combine with others to keep a woman from escaping her personal "birdcage" and achieving empowerment in her life.

In the following chapter, I identify the major specific barriers for women, in no particular order of importance except that poverty itself is number one. I explore

solutions for overcoming them. My conclusions reflect my opinion that the solutions mostly lie in changing the system. However, while the system is the major barrier, there are state and local programs that can help individuals address specific barriers. I will give some examples in Chapters 6 and 7. Further, the resourcefulness of individual women that I described in Chapter 2 should not be underestimated. Women need to take advantage of all available resources until the current welfare system can be changed.

## Barrier 1: Poverty

While money may be the "root of all evil," having enough and knowing how to manage it is the basis of empowerment for women. As I have shown, while millions of former welfare mothers have jobs, they are among the growing number of "working poor." They are often worse off financially than before they were employed. Olson and Pavetti (1996, ¶ 23) explain,

> Transportation and child care have already been acknowledged by the Family Support Act as logistical barriers which prevent some welfare recipients from working. The low wages that welfare recipients can command in the labor market make it difficult for many former recipients to cover these additional expenses associated with working.

Many of those remaining on the rolls have serious problems such as physical disabilities, mental illnesses, or abusive spouses that have had a hand in creating their poverty. When these women eventually get pushed into the labor force, they are likely to have a tougher time staying employed and earning a living.

One of the most important considerations is the continuing cycle of poverty. When we discuss issues of poverty, we must realize that two-thirds of those who receive AFDC benefits are children. It is feared that welfare policies will create a future society

that has an increasing gap between rich (generally white men and their families) and poor (single women, minorities, and children). According to a report by the Children's Defense Fund and the National Coalition for the Homeless (Sherman et al. 1998, ¶ 4), the evidence shows a troubling picture with,

> . . . an increase in extreme childhood poverty nationwide, a proliferation of inadequately-paid employment, and signs of rising hardship and homelessness for many families leaving welfare . . . The well-being of children and families should be the foremost measure of success in welfare reform. Success should mean helping parents work and lift their children out of poverty–not just reducing the caseloads.

Considering the major impact of poverty over generations, our country needs to invest in long-term solutions, not just short-term strategies such as putting women into any low-wage job that might be available. Most of the strategies I recommend in the "solutions" section in this chapter are for changes in the basic system.

## Barrier 2: Single Motherhood/Teen Pregnancy

Family dissolution and non-marital births account for a large amount of the reliance upon TANF and of poverty in general. Forty-two percent of all new spells on TANF are connected with divorce and separation, and 39 percent are associated with unmarried mothers becoming heads of households (Epstein 1997). It is a sad commentary on the structure of our society that a two-parent, traditional family is the surest way to avoid poverty. It is immoral to legislate the necessity of women to enter or remain in unhealthy dependent relationships. The following quote by Luisa S. Deprez illustrates my point, "Without access to personal resources, a woman is forced in one of two directions: into a private dependent relationship or into reliance on supplementary social assistance" (Rhoades and Statham 1999, 24).

A magazine article ("Should America be measured by three women CEOs in the Fortune 500 . . . or by 13 million women in deep poverty?" 1999, 25) points out, "The only difference between mothers on welfare and most other mothers is a partner's paycheck." Married couples have fewer and shorter incidents of poverty than do single parent families, almost all of which are headed by women. In 1994, nearly half of female-headed households lived in poverty for some length of time, more than three times the rate of married couples. Single mothers are eight times more likely to live in chronic poverty (two years or more) than married couples. As I have pointed out, single mothers deal with multiple challenges that are likely to keep them from achieving success. That is even truer under the current welfare system, with its strict time limits and rules for obtaining employment.

A closely related issue is teen pregnancy. According to the Centers for Disease Control, close to one million U.S. teenagers become pregnant each year. They are nearly one and one-half times more likely to get pregnant than their peers in Great Britain and 14 times more likely than teens in Japan (Save the Children 2000). Teenage mothers and out-of-wedlock births are both strong predictors of welfare receipt, and these factors are highly correlated. Eighty-two percent of women who are both under age 18 and unmarried at the time of their first birth eventually go on welfare. That percentage goes down to 75.5 for unwed mothers age 20 and over. Further, teen pregnancies are often accompanied by low infant birth weight, early repeat pregnancy, and inadequate parenting that leads in many instances to repetition of the teen pregnancy cycle (Epstein 1997). Nationally, the teen birth rate has been dropping, with a 20 percent decrease between 1991 and 1999 (Greenberg 2001). For all the reasons I have listed, supporting

that trend is a worthwhile goal. As the O'Neills (1997, 82) report, "The results for the special programs aimed at teenage AFDC mothers were particularly discouraging and suggest that the emphasis of policy should shift toward the objective of reducing teenage pregnancies."

Preventative programs to reduce teen pregnancies are being tried and supported by state grants in response to national incentives. Unfortunately, it is expected that future welfare policies will include a push for teen sexual abstinence programs. In my view, that approach will not help most girls. While sex education programs affect knowledge, they have rarely been found to strongly affect behavior, particularly for repeat pregnancies. Programs to prevent repeat births to unwed teen mothers that take a comprehensive approach, providing a variety of counseling services with employment and job placement, tend to have better outcomes (Epstein 1997). Increased support for family planning and birth control education programs such as provided by Planned Parenthood would be more effective. Programs should be based on realistic acceptance of women's (even young girls') sexuality, acknowledging that peer pressure and self-esteem issues can lead to pregnancy. Sernau comments,

> . . . the more the poor and working classes see that foregoing large families will actually mean better lives for themselves and their children, and the more women are included in opportunities for education and advancement, the more likely people will freely choose to limit their family size (2000, 182).

While he refers to the global situation, his insight applies to U.S. teens. When women and girls can envision positive goals for their lives, and make the connection between their behavior and achieving those goals, they are more likely to choose the appropriate behavior.

Programs that require women to identify the fathers of their children are also being supported. Ellwood (1988) recommended that all absent parents ought to be identified. He proposed that single mothers need to be part of a system requiring absent parents to pay a portion of their income for child support, one that would automatically collect the money, similar to taxes. I agree with this to an extent. Fathers should be required to take responsibility. However, that can create further problems for some women who do not wish to have an abusive male remain in contact with them or their children.

**Barrier 3: Lack of Education and Job Skills**

This barrier is of particular interest to me. Working at the YWCA, I became convinced that the best route out of poverty is through education; otherwise, problems become cyclical. For example, working on the Women's Resource & Referral hotline, it was frustrating to talk with women who did not have money for utilities one month, who would call for the same reason the next. They had no way to change their basic situation, but agencies set limits on how much assistance they provide one family. I heard the despair of the women, and often the crassness of agency workers in cutting them off. My experience at the YWCA confirmed to me that the basis for the problems women face is more intrinsic within the system than with the women themselves. One reason I returned to a career in educational advancement was my belief that education is the best way for women to break the cycle and gain empowerment. That happens both through developing new attitudes and through gaining skills for employability. This experience convinced me

of the importance of advocating for policies that enable women to achieve higher levels of education.

Women leaving the welfare system often cannot or do not get jobs above poverty/subsistence income levels because they lack education, yet the reformed welfare system places restrictions on access to higher education. As Susan Kaufmann states, "A bachelor's degree is the best guarantee that a family will permanently escape poverty . . . but Michigan's current welfare policies are moving them from the poverty of welfare to the poverty of low-paying jobs" ("U-M study: State's women face barriers to escaping poverty" 2000, ¶ 5). As I have discussed, that policy is typical of most states.

PRWORA requires mothers under the age of 18 to attend high school or an alternative educational or training program in order to collect welfare. However, in its zeal to get clients into the labor market, the law includes counterproductive restrictions on activities needed to prepare people for economically productive work (Collins 2000). For example, the 20 percent limit on those who can use federal funds to be in training programs at any one time includes the teenage mothers. The way it is currently set up, TANF supports a limited amount of short-term training directly related to work versus a long-term investment in education that will lead to better employment and earnings potential. A particularly troubling aspect is that TANF funding for vocational education is limited to just one year, while most good training programs require at least two years. Yet, there is clear evidence that the more education a woman has, the higher her income and the less likely she is ever to be on welfare. If she does need to go on welfare, her stay will be shorter and she will be less likely to return if she has more education. One study found that 70 percent of new jobs created through 2006 will require workers with higher

education and skill levels than those held by two-third of welfare recipients (LaZere, Fremstad, and Goldberg 2000).

Wilson (Werbe 2000) points out that during the late 1940s and early 50s, a college graduate earned only about 20 percent more than a high school graduate, but that is now up to approximately 90 percent. In 1998, a female high school drop-out earned a median annual salary of $8,851, a female high school graduate earned $13,407, and a female college graduate earned $26,401. Lack of education is an especially serious problem for hard-core welfare recipients (more than five years). Half of that category enters AFDC with no work experience, 63 percent with less than a high school education, and 90 percent with no more than that. As Heather McCallum states, "This policy choice not only provides the market with cheap labor, but it also continues a racial and gendered history of denying education and providing minimal financial compensation for women, especially women of color" (Rhoades and Statham 1999, 48).

A further consideration is providing quality K-12 education equally for all children, to give them a base for future success to break the poverty cycle to which I referred. Forty-two years ago, in 1959, Robert J. Lampman testified to the Joint Economic Committee of Congress that,

> A more aggressive government policy could hasten the elimination of poverty and bring about its virtual elimination in one generation . . . Almost a fifth of the nation's children are being reared in low-income status, and it is critical in the strategy against poverty that these children have educational opportunities that are not inferior to the national average . . . (Danziger 2000, 16).

Such an aggressive policy has never been implemented, and more than a fifth of our nation's children are now being raised in poverty. Finally, the fact that poor women have limited access to education limits their entry into professional positions in the fields

of social work and politics. Our entire society suffers because that keeps their perspectives from being part of the "system" of helping and policy making.

**Barrier 4: Lack of Child Care**

As I have emphasized throughout this paper, welfare is largely a women's issue, and feminists are among those who question the real success of welfare reform. Much of the issue comes down to women's role as the primary caretakers of children. As I have demonstrated, the history of welfare reform reflects a change in philosophy from respect for the position of motherhood to disregard for it, at least for the poor. Save the Children (2000) has a new campaign, "Save the Children, Save the Mothers." The organization's web site states, "When mothers thrive, children thrive . . . the well-being of children and the well-being of mothers cannot be separated."

About half of all welfare families need child care if parents are to be employed. Yet, child care is prohibitively expensive, which makes it one of the major obstacles to women's employment. Under the FSA, families on welfare who needed child care assistance to participate in education, training, or employment were given free child care and had access to most of the available child care in their communities. That child care assistance continued for one year for those transitioning off welfare. However, the new law provides no such guarantee, consolidating four former federal child care programs into one block grant to the states, the Child Care and Development Fund. That grant had an increase of $4 billion over six years, but due to the falling rolls, all available federal block grant and matching funds have now been expended. The Congressional Budget

Office estimates that it will fall $1.4 billion short of what is really needed, even if all the states put up the matching funds required to get all the federal money.

As I discussed in Chapter 4, most working leavers are not receiving child care subsidies. Greenberg (2001) reports that not more than one-third receives such assistance. In 1998, New York City lacked child care for 61 percent of the children whose mothers were supposed to be participating in workfare that year (Collins 2000). The Children's Defense Fund (2001) claims that only one out of 10 children who is eligible for child care assistance under federal law receives any help. This organization reports that no state is currently serving all eligible families.

Under PRWORA, the states require those who have left welfare, and some who are still receiving benefits but are working, to pay some or all the costs of child care. The amount of the subsidy is determined by family income, family size, and/or the ages of children. Only five states set their income eligibility guidelines at the maximum level allowable under federal law, which is 85 percent of the state's median income. In 22 states, a family that earns $25,000 per year or more does not qualify for subsidies. Even so, states have long waiting lists. Seventy-five percent of the 34 cities surveyed by the U.S. Conference of Mayors in 1997 reported that state subsidies do not cover the average costs for full-day center-based child care, and 62 percent reported subsidies do not cover the average cost for full-time home-based care (Collins 2000). Nationally, non-poor families pay seven percent of their income for child care. In contrast, poor families spend an average of $300 per month of their own money for child care. That means a family of three that earns $20,000 per year and receives child care assistance has to pay 21 percent of its income for care in Oregon, 16 percent in Nevada, and 14 percent in Montana.

Another major issue, in addition to quantity and cost, is quality. According to the Children's Defense Fund (2001), nearly one-third of states' subsidies are based on out-of-date market rate surveys, so programs serving low-income children are unable to invest in quality. Current work requirements make it the mother's responsibility to find child care that the state approves and will pay for. However, only 10 states require child care providers for welfare subsidies to meet any regulations in their licensing requirements, including national recommendations for child-staff ratios. In some states, mothers are given two choices. If they do not accept either of them, they risk the partial or total loss of benefits. Some agencies, such as Workforce Development Services (WDS) of Northern Indiana, attempt to monitor the quality of child care. That is to be commended, but such monitoring, in turn, affects the quantity available.

**Barrier 5: Lack of Housing/Hunger**

Part of the intent of the Women's Resource & Referral hotline that I directed at the YWCA was to track women's needs and identify gaps in programs and services, which I documented for reporting purposes. By far, the biggest gap was between the desire for affordable housing and its availability. That appears to be true nationally.

Housing stability is an important factor in a woman's ability to make an effective transition from welfare to work. Yet, for the poor, housing is largely unavailable and too expensive. The strong economy has caused rents and home prices to rise even more out of their reach. Only about 20 percent of welfare recipients also receive housing benefits, either through public housing or housing assistance programs. Such housing assistance provides benefits equal to the difference between rent costs and one-third of the

recipient's income, up to a maximum fair market rent for the area. In some high-rent areas, housing assistance can be more valuable than TANF grants. For example, for a family of two with a two-bedroom unit in Alamada County (in the Bay Area in California), the TANF grant is $493 per month, and the average housing assistance payment from the housing authority is $528 per month.

The shortage is well documented. The U.S. Conference of Mayors for 2000 conducted a study in 25 cities on the status of hunger and homelessness. It estimates that during 1999, requests for emergency shelter increased by 15 percent, representing the greatest one-year increase of the decade. According to Ralph Nader's web site (http://votenader.com), the U.S. Department of Housing and Urban Development (HUD) estimates that, in addition to more than 600,000 homeless people, 5.4 million families have "crisis-level housing needs," which is the largest number ever recorded. Many families are spending more on housing than they can afford. As a result, they often cut back on other necessities such as proper nutrition or health care. Three-fourths of poor renter households spend at least 50 percent of their income on housing, with rents increasing faster than incomes for low-income families. The National Low Income Housing Coalition completed a study that showed that there is no state in which a single, minimum-wage worker can afford HUD's estimated "fair market value" for a modest one-bedroom apartment.

The Urban Institute sponsored a forum to explore the interrelationship of housing and welfare reform, featuring three well-known experts: Sandra J. Newman, Ophelia Basgal, and Demetra Smith Nightingale (Newman et al. 1999). As noted, there is an overlap between many families that receive welfare and housing assistance. Therefore,

Newman believes housing should be a major part of welfare reform discussions, but currently it is not. She confirms that 80 percent of those receiving TANF do not receive government housing assistance. Those families pay an average of 60 percent of their incomes for housing costs, and approximately one-fourth of them live in substandard housing. Of those who do receive housing assistance (about one million families), participants deal with two sets of rules, one from TANF and one from their government-assisted housing program. Due to this lack of coordination, the rules sometimes conflict. For example, most housing programs do not have time limits (although that has been proposed to Congress). However, under Section 8, once a participant's income reaches a level where housing assistance is "zeroed out," she has six months before being removed from the program. Only 40 percent of new admissions to public housing are required to be extremely low-income (below 30 percent of the area median income), while 75 percent of new admissions to Section 8 have to meet that criteria. The upper income limits for public housing have been raised from 50 to 80 percent of median area income. Another major issue is "spatial mismatch," which means that affordable housing is not located near jobs.

The 1998 Quality Housing and Work Responsibility Act solved some of the inconsistencies. For example, families that are sanctioned for non-compliance with TANF will no longer receive increased housing assistance to compensate for the monetary loss. Increasing housing subsidies for sanctioned families, a past policy, effectively eliminated the punishing effect of the welfare sanction. With that change, the 1998 amendment began the effort to link housing with self-sufficiency. The waits to get housing assistance, often more than two years, remain a major issue. Waiting lists are

likely to lengthen further as funding for new units dwindles and the demolition of existing public housing continues.

Smith Nightingale points out that it is difficult for housing programs to operate in sync with welfare reform programs and priorities that change over time, that vary across the states, and that vary even between communities in a single state. As states emerge from the "work first" stage of welfare reform and move into the more developmental service-oriented programs for people left on TANF, she calls for a review of housing's purpose of helping to ensure stability for families. Further, there must be more creative ways for families to build assets and accumulate wealth, in tandem with equal housing and home ownership opportunities.

One of the major issues is the need for affordable housing for battered women if they are to find a permanent alternative to living with their abusers. Some women go from one abusive situation to another because they see no other way to keep a roof over their children's heads. The lack of affordable housing has contributed to homelessness, and many families are homeless because of domestic violence. For women of color, the housing problem is heightened. Not only do they have difficulty finding housing because of their limited incomes, but they are subject to racial discrimination, despite laws to the contrary. Apartments in owner-occupied homes are exempted from housing discrimination laws.

Many studies examine the effects of welfare on both homelessness and hunger. The two issues are closely related as basic human needs. It is a struggle for mothers coming off welfare to keep their children fed, and child hunger is increasing. The previously mentioned U.S. Conference of Mayors study of 25 cities reports that between

1998 and 1999, requests for emergency food assistance increased by an average of 17 percent, the second highest one-year rate of increase since 1992 (Headley 2000). The Children's Defense Fund reports that a third of families moving off welfare say they have had to skimp on meals or skip them (Sherman et al. 1998). America's Second Harvest hunger-relief organization served nearly 26 million people (about 10 percent of the U.S. population) in 1997. About 38 percent of those served were children. Twenty-one percent of the households included a disabled person, and two-thirds of the families earned $10,000 a year or less (Cohn 2000). The number of those receiving food stamps has plunged by 33 percent since 1996, in tandem with the reduction of the welfare rolls. However, hunger has not been reduced.

**Barrier 6: Lack of Transportation**

Transportation provides the 'to' in 'welfare to work.' Yet, lack of transportation is a major barrier, with different scenarios for urban and rural areas. A study in Iowa describes the particular problems for rural areas (Fletcher and Jensen 2000, 32):

> Unlike urban areas, rural areas have fewer jobs available, and they may have greater distances between job sites . . . Transportation is necessary not only to get to and from a job, but transportation is also critical for accessing child care, health care, and other activities such as purchasing food. Transportation in rural areas is particularly critical as distances tend to be greater and public bus service is a rarity.

Nationally, nearly three out of four rural counties have an average out-commuting rate to jobs of more than 35 percent. The smaller the town, the more likely residents commute to another place for work. The National Personal Transportation Survey reports that nearly 80 percent of all non-metropolitan counties have no public bus service and 90 percent of all non-metro commutes were in private vehicles. Yet, the cost of owning,

maintaining, and insuring a vehicle is a major barrier for those with low incomes. Nearly 57 percent of the rural poor do not own a car, and it is estimated that 96 percent of public assistance recipients have no personal automobile. Large numbers of welfare recipients must carpool or ride with friends to work. Ten states have received federal grants to address these transportation barriers and help rural welfare recipients move off the welfare rolls and into the labor force (Fletcher and Jensen 2000).

In urban areas, effective transportation programs for welfare recipients must consider both the distinctive characteristics of employed women and their constraining burdens of children and other household responsibilities. The failure to do so limits the effectiveness of these programs and greatly increases the likelihood that recipients will remain poor. Two California newspapers presented stories illustrating the problems related to transportation in urban areas. A Los Angeles Times article highlights the travels of Zakiya Kyle, a 26-year-old former welfare recipient who arrives at her job at about 9 a.m., "three hours and six buses after starting from home." The San Francisco Chronicle reports on the travels of Tonya Wilson, an Oakland resident who spends $3.80 a day and more than two hours getting to her job, where she cleans warehouses for just $140 a week.

Public transportation is generally not organized to accommodate the needs of women, regardless of their income. For example, stations and vehicles are not designed to allow travel with strollers, shopping carts, parcels, or young children. In addition, many transit systems charge flat fares so that patrons pay the same whether they travel five blocks or five miles. Such flat fares are a disadvantage to women, who on average commute shorter distances than do men and make many short, non-work trips. Working

women age 16 to 64 make 12 percent more trips than do working men as they travel to places such as day care centers, grocery stores, and laundromats. Safety concerns may also dampen women's use of public transportation (Fletcher and Jensen, 2000).

**Barrier 7: Lack of Health Care**

Unfortunately, welfare reform legislation passed without accompanying health care reform. That means that the ability of the working poor to receive medical and other health-related care, such as for substance abuse and mental health problems, became more limited just when they needed those services most. In 1993, there were 35 million Americans without health care coverage and now there are about 46 million. That is partially due to the fact that in 1999, 11 million U.S. children were uninsured. They lost Medicaid coverage when their families left welfare, even though many of them in actuality remained eligible ("11 million U.S. children still uninsured: Many are off Medicaid even though they still may qualify" 1999). That was partially corrected through better marketing of the Children's Health Insurance Program (CHIP), created in 1997 by the Balanced Budget Act. It takes over where Medicaid leaves off, aimed at children who are no longer poor enough to qualify for Medicaid. While CHIP has signed up more than one million children, the U.S. Department of Agriculture reports that 10 million children under the age of 19 still remain without health insurance (http://www.fns.usda.gov).

Traditionally, welfare and Medicaid went together, which is the reason caseworkers allowed children who still qualified to leave the program when their families left welfare. This was not intentional. Some states' welfare computer systems automatically cut Medicaid when they cut welfare checks, because the two programs

used to be so closely tied. When PRWORA was first implemented, many caseworkers were themselves confused about the new rules and did not know families were still eligible for Medicaid and food stamps. I have been told it is difficult to find people, even among service providers, who understand the whole system and all of the new welfare rules, which continue to change. It is unfortunate when such confusion results in important benefits not being received. National stories confirm this problem. One report states, "more than one million single mothers who have found jobs and moved off welfare . . . are having difficulty paying bills and putting food on the table, in part because they're walking away from government help no one intended to deny them, including food stamps and medical care" (Reeves 1999, ¶ 1).

In actuality, Medicaid eligibility has been substantially expanded, which makes it particularly disheartening when children are not taking advantage of this important program. Medicaid was once limited primarily to families receiving welfare. Sequential expansions for pregnant women and children (beginning in the mid-1980s) have taken eligibility to between 100 percent and 250 percent of the poverty line (depending on the child's age and the particular state program). However, for other women, under PRWORA, benefits expire one year after leaving TANF.

The welfare reform law gave states authority to expand Medicaid coverage for adults, and some have done so. It also gave states the flexibility to raise or eliminate eligibility asset limits, particularly related to car ownership. As a result, total Medicaid and related health-care costs for low-income families with children (combined federal and state) rose from $15 billion in 1993 to $24 billion in 1999, making millions more children, and sometimes entire families, eligible.

However, the fact remains that policies vary drastically between the states. When women are no longer eligible for Medicaid, most cannot afford private insurance. Few of the jobs they obtain after leaving TANF provide medical coverage (Parrott 1998). The absence of health care coverage is not an insurmountable barrier to work for mothers who are healthy and who have healthy children. However, for those mothers who have chronic illnesses or whose children have them, the threat of losing health care coverage is a critical problem. No matter how much a woman earns in her new job or how well she succeeds in overcoming other barriers, a health crisis can overshadow all other concerns and deplete her finances for a long term.

**Barrier 8: Domestic Violence**

The National Crime Survey estimates that more than two million women are victims of abuse by intimate partners annually. Half the women in the United States will experience abuse at least once during a marriage, and 25 percent will experience it on a recurring basis. Many of these women either turn to welfare to escape their abusers or cannot escape welfare because of those abusers. Allard et al.'s study (1997) is the first representative sampling of an entire state's (Massachusetts) AFDC population. In that study, 65 percent of the women reported having been victims of abuse in their lifetimes and 20 percent had experienced abuse within the previous 10 months. Forty percent of the women who reported domestic violence incidents to the police applied for AFDC within one year of the violence.

In the dynamics of abuse, self-sufficiency (such as that acquired through education or employment) is a threat to the abuser. As a woman becomes independent,

her abuser realizes he is losing control over her. Another barrier comes through the system when an abused woman tries to apply for a job. She often fears listing her address or her real name if she is escaping an abusive situation. Brush (1997, 247) reports, "Of 91 women on welfare who entered a Chicago employment training program in 1993-94, 58 percent were battered women, 26 percent were survivors of past violent relationships, and 17 percent had a history of sexual assault or incest." Program administrators found that participants did not come to basic skills classes regularly because attending provoked violence against them, as their abusers preferred them to remain dependent. The abusers inflicted bruises, black eyes, and cigarette burns to try to embarrass the women and keep them from coming to the program.

Brush explains (1997, 247), " . . . welfare reforms that limit or deny benefits altogether to women fleeing across state lines, to legal immigrants, or to women pregnant out-of-wedlock simply raise the bar higher." It is well known among those who work with victims of domestic violence that pregnant women are often targets of violence due to their increased vulnerability. Welfare reform requirements of paternal identification and involvement can become additional barriers for women who are trying to leave an abusive relationship.

Only one to two percent of the victims of domestic violence in TANF caseloads are actually identified (Brandwein 2000). Given the historically adversarial relationship between the welfare system and its clients, which I have discussed under system barriers, it would seem reasonable that one reason for the low rates is the participants' fear of disclosing such personal and painful information. This may be especially true for women of color, who are more likely to be alienated and marginalized not only by the social

will enable them to become and remain drug-free. This contradictory policy harms the chances of many welfare recipients to obtain and keep good jobs. Women in substance abuse have a difficult barrier to overcome. Unfortunately, it is a highly prevalent one among welfare recipients. A recent study, based on data from the 1994 and 1995 National Household Surveys of Drugs Abuse, is the first to have actual data on the extent of substance abuse and mental health problems among single mothers on welfare before the reform. It found that 21 percent of the single mothers on welfare used an illegal drug during the previous year. That included five percent on cocaine and three percent on crack, compared to three percent on cocaine and less than one percent on crack in non-welfare single mothers. The study found that 58 percent of welfare recipients used tobacco, compared to 45 percent of single mothers not on welfare. As the study suggests, "Substance abuse is a consequence as well as a cause of many problems encountered by recipients of public aid" (Ponkshe 2000, ¶ 8).

NBC Nightly News aired a segment in November of 2000 which reported that a growing number of drug and alcohol abuse treatment centers are tailoring their programs to account for the differences between men and women. Research shows that women have different reasons than men for their addiction. Thus, they have different needs for treatment. Two examples were featured. The Par Program in Largo, Florida, is a long-term residential treatment center for drug and alcohol abusing women. This center offers child care on-site, a key reason for women's success. For women, addiction often begins with an unhappy childhood, with drugs or alcohol used as a coping tool. Two-thirds of drug and alcohol abusers also have a dual diagnosis of mental illness, particularly

depression or anxiety, which is not the case for men. The Par Center treats the women through individual and group therapy.

The Women in Need program in New York City is an outpatient center that offers day care and other practical supports such as parenting and GED classes to help the women learn to function as non-addicts. Seventy percent of women drug and alcohol addicts have a history of sexual or physical abuse, and most have at least one parent also addicted. Group support is an important component of the treatment success, as the women could not make crucial personal revelations without men around.

**Barrier 10: Psychological Issues**

Substance abuse and psychiatric problems often go hand-in-hand. It is difficult to treat one problem without attending to the other. The above-mentioned study (Ponkshe 2000) found that major depression was the most common psychiatric disorder among welfare mothers, with 12 percent meeting the diagnostic criteria compared to eight percent of non-welfare recipients. Yet, when I worked at the YWCA of Southwest Michigan, I learned that the local county mental health agency would not take clients who were still abusing substances. That created many problems for social workers and their clients.

Officially diagnosed mental illnesses are only part of the problem. A general lack of self-esteem, fear, and other psychological issues not necessarily of a clinical nature also affect women's ability to achieve success. Such problems are often the root cause of other barriers. Olson and Pavetti explain (1996, ¶ 38),

> . . . for some recipients, low skills or the presence of a learning disability is synonymous with a life of failure that started long before they first

> received welfare. The end result is very low self-esteem and an overwhelming fear of change. It is extremely difficult for recipients who are certain they will fail at any attempts to make it on their own to take the first step towards self-sufficiency.

According to the widely accepted theories of Abraham Maslow, individuals cannot achieve self-actualization until they first have their basic needs met and gain a sense of security and self-esteem. Yet, when I listened to women on the YWCA hotline who were being abused emotionally or physically, I often had to remind them, "You don't deserve to be treated like that." At first I was surprised that seemed like a foreign concept to many of them. It was as if they had never considered themselves to be worthy of humane treatment.

Meredith Ralston interviewed homeless women who believed their poverty and other barriers were a direct result of low self-esteem that resulted from abuse, sexism, and racism. She explains,

> They believed that making people feel good about themselves by changing the patterns of abuse in families and in society generally would prevent addiction and abuse. People 'see the difference,' according to the women, when they begin to appreciate their own inherent worth as human beings, and only then do they stop self-destructive behavior . . . Low self-esteem . . . results in self-deprecation, helplessness, powerlessness, and depression. Typically, low self-esteem originates from constant failures and a constant bombardment with the message that one does not count as a person (Ralston 1996, 176).

Many women have had traumatizing experiences including sexual abuse in childhood, physical violence, and emotional trauma. Women with that type of history require ongoing emotional support to restore their self-esteem, make decisions, resolve crises, and attain self-sufficiency. Others need assistance with parenting or in navigating the bureaucratic paperwork that is necessary to receive assistance. As I have noted, some theorists believe there is a "culture of poverty" that includes a day-to-day focus with a

limited view of the future and an external locus of control. Lack of self-esteem, confidence, and coping skills are critical barriers that may be even more difficult to overcome than physical barriers. "Learned helplessness" (Kiefer 1990) is a psychological problem most specific to women, one that serves to keep them "in the birdcage." That describes the situation wherein women in our culture internalize the belief that they have no power. Believing that abuse of the welfare system is justifiable and having an attitude of entitlement can be additional barriers to employment and empowerment. All of these psychological barriers can be passed along to children to perpetuate the cycle of poverty and dependence.

## The Combination of Multiple Barriers

It is evident that each of these barriers is complex in itself, and the above listing is not complete. Barriers are interrelated and must be treated as such. When several barriers are combined, a woman's life can become like a "birdcage" that is difficult to escape. The previously mentioned study of 753 urban single-mother recipients in Michigan (Danziger et al. 1999) reports that 85 percent of recipients experienced at least one barrier to employment. Twenty-one percent had one barrier, 37 percent experienced two or three, 24 percent experienced four to six, and three percent experienced seven or more. The impact of multiple barriers on a single mother's ability to work 20 hours per week (noting that Michigan's TANF requires recipients to work 30 hours or more) is evident. With no barriers, the probability a single mother can work 20 hours is 80.5 percent; with one barrier, it is 71.3 percent; with two to three barriers, it is 61.7 percent; with four to six, it

is 40.8 percent; and with seven or more, the probability is reduced to 5.7 percent *(Appendix L)*.

Other studies have confirmed that as the number of barriers increases, the chance of being employed (let alone "empowered") decreases (Primus 2000). For poor women, escaping poverty must involve identifying and reducing individual barriers. The standard for their success should be more than employment; it must be measured in relation to the standards of the rest of society. We must create a society, including a "system," that enables women who leave welfare to move beyond the category of the working poor and toward personal freedom through empowerment.

## Solutions

In the following section, I offer solutions to the specific barriers I have described. Single mothers are the ones most affected by these barriers and changing welfare policies. If we are to help them rise out of poverty, it is necessary to first recognize their basic rights. I agree with Diana Pearce, who explains (2000, 145, 153),

> The right to keep one's children is not just about keeping a family together under one roof but about having the resources to be a good parent, to provide adequate and nutritional food, clothing, and housing. It involves adequate, affordable, and appropriate child care if the mother is working. (For example, for a Hispanic mother, appropriate care could mean care by providers who speak Spanish.) It also includes access to health care for the mother and her children, whether she is working and whether the employer provides health benefits. The key to this approach is that the rights are those of the mother as the center of her family; in recent years, efforts have often been made to address the problems of children in poverty but not those of their parents. This approach has the potential of undermining, rather than strengthening, single-mother families and thus violates the mothers' human rights. The human rights approach makes the lack of affordable, adequate, and accessible child care a public problem and allows mothers' choices about what is best for their children to be central . . . Many will proclaim welfare reform a resounding success, but if

> one were to use a human rights approach and ask whether welfare reform has violated single mothers' human rights, including the primary right to keep their children and have the resources to provide for them adequately, the evaluation would be different.

Children add to the expenses of a family, and they also hinder their mother's ability to succeed in the workforce. One way to help these women would be for the United States to follow the example of other Western democracies and provide children's allowances to supplement their incomes. Bane and Ellwood (1997) propose a system of "insured child support enforcement" that would guarantee $2,000 per child annually. Both parents' Social Security numbers would be identified at birth and payments would be determined according to the number of children. As is the case in many European countries, there would be no stigma to this system because it would apply to mothers at all income levels. However, such a system would significantly help women who work at low wages to increase their income to a living level.

To help women improve their lives through employment, we must take steps to "make work pay." One policy that would effectively raise the wages of low-income mothers would be to make the federal child care credit refundable, suggests Danziger (2000). This policy would allow families to deduct the amount they spend on child care from their federal income taxes, and make that amount "refundable" even if they do not pay taxes. A proposal is currently on the national agenda. The current tax credit mostly benefits families that make more than $25,000 per year, and those with low or no wages get nothing or very little. The proposed change would provide a refundable $1,000 per child credit for all children (for families below the current income maximums), providing an average benefit of $1,120 for all families with children. Some families would gain as much as $2,400. "Millions of children would be lifted out of poverty and millions of

others would at least be lifted out of the category of living below 50 percent of the poverty line. This is not a complete solution to income for poor, but it goes a long way if you're poor," according to Theresa Funiciello, executive director of the Social Agenda and The Caregiver Credit Campaign (e-mail communication via IWPR list-serve, February 27, 2001). Another policy would be to subsidize the wages of those who move from welfare to work, so they do not lose money by working. Wage supplements that I have already described, such as the EITC and income disregards, which help to raise the incomes of working families above the poverty level, could also be expanded.

Changing the policies for unemployment insurance and family and medical leave so they benefit low-income workers would also help (Um'rani 1999). Many women are currently ineligible for unemployment insurance because they work too few hours at low wages, or because they leave their jobs for reasons that are not considered "good cause." Nationally, only 35 percent of unemployed men and 23 percent of unemployed women receive unemployment insurance. As welfare becomes less available as a source of temporary income support, this becomes a more important issue because eligibility rules that are based on earnings negatively affect low-income and part-time workers. Instead, eligibility could be based on the number of hours worked, and overall benefit levels could be raised. Twelve states have added dependent allowances to supplement unemployment insurance, a practice that might be followed by others.

Quitting a job because of lack of adequate child care is not a considered "good cause." Yet, 25 percent of women leave their jobs for care giving, either for children, relatives, or as a result of pregnancy. In 30 states, this makes them ineligible for unemployment insurance. Quitting work because of sexual harassment or domestic

violence also may not qualify as "good cause." Yet, I have explained that up to 65 percent of welfare recipients are currently experiencing domestic violence. It has been proven that paid leave for women when they give birth significantly increases their rates of return to work. In turn, that leads to their higher earnings, both by avoiding periods without income and by keeping them on a track of career advancement. Public policies and employers could also provide short leaves from work with at least some wages when family circumstances demand, such as for single women with sick children.

However, to truly "make work pay," raising the minimum wage and/or ensuring a living wage is the best solution. Collins (2000) and others believe the only long-term solution to poverty is a federal commitment to full employment at living wages. As I have noted, even when the economy is good, the average wages of those who leave TANF are only about two-thirds of the poverty level. The minimum wage could be tied to the cost of living and increased automatically, as are Social Security payments. While the federal minimum wage is set at $5.15, 10 states and the District of Columbia have experimented with higher levels. When Oregon raised its state minimum to $6.50 in 1999, for example, it resulted in lifting earnings and raising living standards. *See Appendix I.* Santa Monica, California, has become the first community to implement a living wage law for non-governmental employers. I recognize that economists generally agree that raising the minimum wage also increases unemployment, so more women would be out of jobs. They also claim local economies would suffer, resulting in more deprivation for all residents. That is one of many "Catch-22s" in this complex issue of welfare reform. R. Kent Weaver terms this type of dilemma the "perverse incentives trap," explaining that "no plausible welfare reform [such as raising the minimum wage]

can avoid creating some new perverse incentives [such as increased unemployment] or making some existing ones worse" (Weaver 2000, 49).

As noted, David T. Ellwood was one of the major advisors to President Clinton in proposing welfare reforms. Ellwood also supported raising the minimum wage and expanding the EITC, along with possibly adding other tax-based support. While he supported converting welfare into a transitional system, his proposal included built-in social supports and guaranteed minimum-wage jobs to those who exhausted their transitional support. These two crucial components would have made a huge difference if they had remained part of the plan. In fact, Ellwood resigned (along with fellow advisors Mary Jo Bane and Wendell Primus) over his dissatisfaction with Clinton's concessions to the Republican Congress on such important points.

Danziger (2000) suggests that, for those who are willing to work but are unable to find jobs, the opportunity should be presented to perform community service or low-wage public service "jobs of last resort" in return for continued cash assistance. Wilson (Werbe 2000) proposes Works Progress Administration (WPA) style jobs such as the ones the Roosevelt administration put into place during the Great Depression, for those who cannot find jobs in the private sector. Like the WPA, these jobs would help improve the infrastructure at parks and playgrounds, on roads, etc. Bane and Ellwood agree that the government "must provide full- or part-time jobs for those who exhaust transitional support, so that people can, in fact, support themselves" (1997, 158). Further, PRWORA has taken away many benefits from immigrants. In all aspects of policy for the poor, legal immigrants need to be ensured equal treatment, given the same rights to benefits as individuals born in the United States. That is not just to be moral and humane, but to face

the realities of the demographic population trends in our country. As Eric Rodriguez states (2000, ¶ 49), "The nationwide caseload is becoming more Hispanic, and the success of welfare policy in the future may hinge on its ability to move Latinas from the welfare rolls into the workforce."

Further, we must fight the globalization that is changing the future for all low-skilled workers. As Amy Griffin (2000, ¶ 12) explains,

> Globalization is a direct result of technology; it allows corporations to operate at a multinational level with the ease of instant communication between all satellite companies. High tariffs and taxes, formerly a problem when dealing with foreign countries, have practically been obliterated. These countries have made themselves as accessible and as attractive as possible to corporations to help gain their share of the capitalist wealth. This setup, while allowing Americans to enjoy cheap prices on finished goods has also come at a cost. Millions of jobs are relocated to other less industrialized with cheaper labor, aggravating the problem of underemployment in America.

All of these potential solutions involve changing the system. They involve policies to help women move toward self-sufficiency and make work pay. Because of that, these policies would help to eliminate the stigma associated with "hand-out" programs, while allowing women the pride of accomplishment and the rewards for their efforts to rise out of poverty through their own initiative.

In Chapter 6, I will discuss the ways some state programs are providing educational opportunities. They are using their flexibility under TANF to expand exemptions, utilize MOE funds creatively, and extend time limits. However, states should not have to guess if this is what they are expected to do, or worry whether or not they will have the necessary funds to continue such programs in the future. Federal law must make such policies clear and consistent nationally, with college education again classified as a work activity as it was under the Family Support Act (FSA) of 1988. There should be

greater funding for education and training. Changes should include increasing the amount of time that vocational education can be counted toward work experience from one to at least two years. Public funding should be provided nationally for at least two years of higher education for those who want it. Support services should be available for those with such additional barriers as substance abuse and mental or emotional illnesses. The government should provide more funding for immigrants to learn English and to join educational and training programs. If these policies were clearly supported by national policy, including a commitment of long-range funding, more states will be encouraged to use their own funds to further expand educational and training opportunities.

Another area that needs consistent national policy and funding is child care. In both the short and long term, it makes little sense to demand that a mother be employed if she does not have the child care to do so. As the economy continues to be strong and more women leave the welfare rolls, states are putting more funds into expanding child care programs. However, some of them are shifting funds between child care for the working poor and child care for those on TANF. Since women cycle on and off welfare, these are often the same populations but at different periods. Ideally, our country should demonstrate its belief that children are our future by providing free high-quality child care for all citizens, as is the case in many other countries. Until that happens, accessible child care could be available on a sliding scale to all poor and near-poor parents, whether or not they are receiving welfare. There should be at least one year of continued child care coverage after transitioning off welfare. Child care providers who are paid by the government must receive adequate compensation, not only to ensure better child care, but to ensure that the women who take these positions have better jobs themselves.

Besharov (2001) discusses the many problems with the child care system under TANF, particularly the limited benefits for in-home and part-time child care. He points out that it would take about $69 billion in additional funds per year to implement a program that would provide full-time, early childhood education to all preschoolers eligible for CCDF assistance. That would amount to $10,000-15,000 spent on each child for three to five years. He then asks the obvious question: since a single mother with two preschoolers working full-time at minimum wage earns $10,300, why not just give her the cash? For moral and fiscal reasons, poor women should have the same rights as middle and upper class women to choose to stay home with their children.

However, it is likely that the public would have an extremely negative reaction to the idea of paying poor women to stay home and care for their children. Jiminez (1999, 10) agrees,

> Far more than a backlash, the move against welfare recipients is . . . a full bore response to modern feminism. If feminists argued that they should be released from the private sphere to function equally in the public sphere, [the public would ask] why should other women be subsidized to stay in the private sphere and care for their children?

Housing assistance programs and policies need to be aligned with welfare reform, so the two will work together as a package of aid to help stabilize women and children who are leaving welfare. Bane and Ellwood (1997) proposed combining TANF and housing assistance into one coherent program. I agree with Ralph Nader that we need a crash program to expand the supply of affordable housing through subsidies and loan programs for rehabilitation and construction of affordable housing. Nader has several other good suggestions, including expanding the Community Reinvestment Act, which requires banks to help meet the credit needs of their communities; encouraging the

development of cooperatively-owned housing; and implementing a program for those who still cannot afford decent housing that would include housing vouchers, tax credits, and other subsidies (http://votenader.com).

States should use TANF and MOE funds creatively. For example, eight states or counties provide vouchers to current or former welfare recipients to pay rent for private housing (Sard and Lubell 2000). Some states, including Michigan, fund programs to spur development of new rental housing or to increase home ownership among low-income families. Policies need to be changed to encourage home ownership by lower-income citizens. Current federal law rewards the rich and punishes the poor. For example, there is a tax deduction for mortgage interest, but most low-income taxpayers do not itemize deductions. Tenants do not qualify at all, so this tax break goes to the wealthy. In 1999, more than half of this break, over $27 billion, went to the eight percent of households nationally with income over $100,000. This money should be used instead to help low-income Americans afford housing.

In the area of transportation, I agree with the following recommendations, made by Fletcher and Jensen (2000): enhance public transportation services in job-rich neighborhoods; add bus lines in areas with limited service; add off-peak service to accommodate night and weekend work schedules and non-work travel; and implement distance-based fares to lower the costs for riders who travel short distances. They also recommend establishing car and non-fixed-route transportation services in job-poor neighborhoods, low-cost auto loans, reduced-rate auto insurance, auto maintenance services, and car-sharing and carpooling programs.

There is government funding available, and exemplary programs exist. The Transportation Equity Act for the 21st Century, the principal federal surface-transportation legislation, provides funds to support reverse-commute services. Such services are important because they are designed to take urban workers to higher-paying suburban jobs. The Access to Jobs program awards competitive grants totaling $10 million per year to local governments and nonprofit organizations to develop and run such programs. In Chicago, a program called Job Oasis operates a fleet of eight-passenger buses to transport low-income residents of the city's west side to suburban jobs. The U.S. Department of Transportation's "Livable Communities" program provides funding to operate child care programs at transportation facilities in a number of communities (Children's Defense Fund 2000).

With the availability of such federal funds, many counties are planning to implement reverse-commute programs. Los Angeles County has addressed the problem of high transportation costs by offering welfare participants free bus passes and reimbursing them for the costs of commuting by car. It has also established programs to provide welfare participants with information on bus routes and schedules. These are all positive steps that could be replicated in other communities to alleviate this important barrier.

However, the environmental difficulties of increasing the number of cars on the road should be taken into consideration in creating new transportation policies. With that in mind, non-transportation policies such as preserving, attracting, and creating jobs to revitalize poor neighborhoods are additional solutions that would help urban areas solve the transportation crisis. Policies that contribute to greater housing mobility would also

offer greater access to jobs. There is a limit to the distance that low-wage commuters will travel unless they are offered higher wages to compensate, so such policies are critical. Transit agencies need to think broadly and creatively about the transportation needs of welfare participants and the role of their agencies in meeting those needs. State and local policy makers must also get involved in solving these specific problems.

In the area of health care, what is truly needed is to create a system of universal health coverage for all adults and children. Every other major industrialized country except South Africa has done so. Until we join them in providing this basic human right, we should at least make health care affordable and accessible to all citizens. Ellwood (1988) proposed that the government could offer a last-resort medical plan for the uninsured with premiums collected through taxes and varied by income level. At the very least, we need to extend transitional Medicaid for more than a year after leaving welfare. That would give women more time to increase their earning potential to be able to afford health care. Until we have a compassionate system of universal or affordable health care for all, welfare caseworkers need to be well informed and able to clearly communicate policies and benefits so that women can take advantage of the assistance that does exist.

During the debate on the passage of the PRWORA, Senators Paul Wellstone (Democrat, MN) and Patti Murray (Democrat, WA) proposed a Family Violence Amendment, which would have required all states to screen TANF applicants and participants confidentially. It would identify victims of family violence, and provide assessments and referrals to services. Further, it would grant good-cause waivers from time limits, residency requirements (since determined unconstitutional by the Supreme Court), child support cooperation requirements, and family cap provisions. In short, it

could be used creatively by the states to develop programs for substance abuse prevention and treatment. Federal Substance Abuse Prevention and Treatment (SAPT) block grant funds are also available.

Ideally, a trained case manager, preferably a professional social worker, should be made available to help women get long-term assistance to deal with the psychological barriers in conjunction with more tangible ones. If a company's staffing does not allow that (realistically, it usually does not), group educational programs that help women discuss these issues should be available. As I have stated, Employee Assistance Plans are needed for women with psychological barriers to remain employed. Referrals to support groups and counseling should be made as appropriate. This barrier is intertwined with a woman's ability to address all other barriers, as a woman who is strong psychologically has a distinct advantage in attacking other barriers.

***Summary***

In this chapter, I have discussed specific barriers to women's empowerment. The national system is largely responsible for creating the barriers and must provide solutions. However, I have argued in the introduction that it is not *just* the system. Individual women and agencies can also work together to overcome specific barriers. Ideally, the system can be changed in the ways I have proposed. That would provide the best results for the most women. Realistically, however, women cannot wait for that to happen. They must use all the resources that are available to begin to overcome their barriers. With that in mind, I continue this paper by discussing state and community policies, programs, and services.

# CHAPTER 6:

## State examples

### *Introduction*

Because of the policy of devolution, it is important to examine what is happening at the state level, beginning with the states that compose our region of Michiana. Since the passage of PRWORA in 1996, states have had sufficient time to experiment with programs that can provide valuable lessons. The goal of this chapter is to learn from their successes and mistakes as we consider the future of welfare during reauthorization. This chapter demonstrates the inconsistencies which have resulted from the policy of devolution. It also includes examples of what Rebecca Gordon (2001, ¶ 29) terms "the use of welfare policy as a form of social engineering." She claims that "welfare policies are attempting to mould the sexual and relationship practices of poor people," not being used to help people move out of poverty in a non-judgmental way.

### Indiana: A "Step Ahead"

Typical of most states, the number of Hoosier families on welfare dropped significantly as a result of PRWORA, from about 58,000 in 1995 to 38,000 in 2000. However, several developments in Indiana's welfare provisions have been encouraging for poor families. In 1999, for example, the state became one of 15 states nationally to implement a state EITC in addition to the federal program. Beginning July 1, 2000, Indiana relaxed a rule that cut back on a family's welfare check when its job income increased. Now, the face value of their welfare check does not change until their net

income is above the federal poverty line. For example, a family of three continues to receive a $288 monthly payment until the worker's monthly earnings reach $1,179. While that helps keep families on welfare until they become more self-sufficient, it is re-boosting the state's caseload (Fahy 2000). The state is leading the nation in enrolling previously uninsured children in Medicaid through its version of CHIP, Hoosier Healthwise (Indiana Youth Institute 2001). Indiana is also one of only 15 states that uses the Self-Sufficiency Standard (discussed in Chapter 3) to determine the amount of income necessary to adequately meet a family's basic needs. (It determined that a family of three in Marion County would require $29,388 annually; Indiana Youth Institute 2001.) Indiana is also among the handful of states where the five-year lifetime limit on receiving welfare checks does not apply to children. While adults on welfare face a two-year, state-imposed limit on welfare payments that is shorter than the federal time limit, there is no time limit on the payments they can receive for their children.

"It's just states using the flexibility Congress gave them under welfare reform to choose their own approaches," states Elizabeth Schott, a national authority on time limits (Fahy 2000, ¶ 7). All of these actions demonstrate that Indiana is concerned with helping its poor, particularly children. Yet, Indiana is experiencing the same types of challenging cases that remain on welfare as other areas of the nation. For example, the share of never-married mothers on welfare has increased to 84 percent of the caseload in Indiana, up from 73 percent in 1995. During that time, average educational attainment among adults who receive welfare has dropped from 12$^{th}$ to 11$^{th}$ grade (Fahy 2000).

In Indiana, clients who are not yet working must spend 30 hours per week hunting for a job, but they are allowed credit for job interviewing, phone calling about jobs, and

resume-sending. Dits (1999) reports on an example of a local program that is intended to help women succeed, but which includes elements of social engineering. "Strive" is a twice-weekly job club held at Goodwill Industries of Michiana, which has a contract through the county welfare office. It assesses individual needs and work barriers for women who cannot find jobs immediately. Strive provides GED classes, job training, and job-search classes. In conjunction, it provides use of computers, stationery, and fax machines. In cases of substance abuse, clients are referred to treatment services and are allowed to pay for them with Medicaid funds. The social engineering aspect includes "improving the attitudes of many women as they are forced to prepare for job interviews." Dits does not explain exactly what that involves, but my guess is that it includes conforming to "acceptable" social standards for women in areas such as dress and behavior.

Through Strive and other programs, Indiana also helps pay for a range of job-related needs such as training manuals, tools, beauty aids, bus passes, moving fees, union dues, and even weight-control. Indiana's STEP program provides short-term aid to support employment, which extends to families with incomes up to 250 percent of the poverty line. That program's most helpful and popular aid is child care vouchers. Agencies also help with literacy skills and provide some personal counseling.

The Welfare-to-Work program is specifically designed to help those who are transitioning off TANF. WDS has three Welfare-to-Work grants, the original state and federal grants plus a new grant that started in 1999 to assist non-custodial parents (NCPs). WDS has two outreach workers at the South Bend Housing Authority offices. (Gail Womack-Stewart, mentioned previously, is one of these.) The Welfare-to-Work

program stays with a client for one year. The first six months include education along with part-time work and the next six months include full-time work. WDS subsidizes the employment, covering the full first 90 days' paycheck. Through the grant for NCPs, the men's salary is also paid for the first 90 days. If the worker meets the minimum work requirements, they hire him permanently. Most often, the NCPs are behind in child support and ordered to participate by the prosecutor's office. They receive a 90-day abatement of enforcement, during which time they must find a job and start paying child support. If they do not, they go to jail.

WDS is also administering the Workforce Investment Act (WIA) of 1998, which provides funding to help all workers, not just those leaving welfare. Local communities are responsible to develop plans to use the funds. For example, four counties in northern Indiana are planning to create technology centers, where people will have access to job and career assessment software, information about employers, and information about social services. These programs indicate a shift in the state's emphasis from immediate work to an investment in training and supportive services to help maintain employment, given the incentive of federal grants. The policy changes I have discussed, along with this change in emphasis, would mean slower short-term reduction in the rolls, but result in better long-term outcomes for the state and its families. If this change in emphasis can take place at the national level, supported by long-term federal funding commitments, it will be a positive sign for women's empowerment.

## Michigan: "Work First"

In contrast to Indiana, my home state of Michigan provides numerous examples of bad practices in the area of welfare reform. "We've been 'Englerized,'" reports a caseworker who is among 14,000 persons employed by Michigan's Department of Social Services, now called the Family Independence Agency (FIA). She is referring to Governor John Engler's economically motivated reforms since he took office in 1992. The conservative Republican governor has created a strong work-first approach to welfare.

Part of the problem is due to the fact that Michigan has heavy concentrations of poverty in urban areas, particularly near Detroit. The previously mentioned University of Michigan study of 753 welfare recipients was conducted near that city. Approximately half of the respondents said lack of transportation was a barrier, a third did not have a high school diploma or GED, a quarter suffered from a major depressive disorder, and nearly a quarter had children with health, learning, or emotional problems. *See Appendix L.* All the percentages were greater than those for the nation's general population (Danziger et al. 1999).

Through a state waiver, Engler terminated the General Assistance (GA) program, which provided emergency cash relief mostly to poor adults without children (78.8 percent of recipients). That program had been developed largely in response to the seasonal waves of unemployment that characterize the auto-manufacturing state. According to a Michigan State University researcher, abolishment of the GA program saved the state millions of dollars, but dramatically deteriorated the quality of life for the former recipients, 56 percent of whom were black adults, overwhelmingly from Detroit

(Hussain 1996). Engler designed the new State Family Assistance program for former GA recipients who have children.

He also created a new program, "To Strengthen Michigan Families," and changed the states' rules of eligibility for AFDC, food stamps, and Medicaid. The goals of "To Strengthen Michigan Families" are to: encourage employment, provide targeted support for families, increase individual responsibility, and involve communities. While this all sounds good, Fayyaz Hussain believes Engler's basic assumptions are faulty.

> [Engler assumes] . . . that there is work available for everyone in Michigan and that there are people, *able bodies,* on welfare who simply do not want to work . . . [that] it is a behavioral problem rather than an economic one . . . that the traditional family structure with two married people and children is answer to the problem of poverty . . . that people on welfare are irresponsible and they should be taught responsibility through social contracts and family planning . . . [and there needs to be] further emphasis on the role of the community to help the needy people (Hussain 1996, ¶ 58).

In reality, Hussain claims Michigan's unemployment is closely related to fluctuations in job markets related to the dependency on auto manufacturing. He points out that extreme poverty exists in countries such as Bangladesh and India, "where there is no concept of out-of-wedlock children and where there are very few cases of divorce." That demonstrates that traditional family structures are not the answer to poverty. He claims that changes in Michigan's family structure are due instead to "industrialization, urbanization, modernization and globalization . . . an overwhelming majority of welfare recipients are hard-working single mothers who try their best to make ends meet . . . [who are] poor but responsible." Further, he states that Engler's shift of responsibility to the community "is a violation of the existing social contract between the state and the public" (Hussain 1996, ¶ 57, 60, 61). He comments,

> . . . large family, small family, or no family at all is not the root cause of the problem. The problem lies in the structural changes which have taken place in the economic system of this nation in the past few decades which, on one hand, is strengthening the corporate world, and on the other, is creating an ever-increasing large number of poor people in this country . . . The irony of the problem is that an increasing number of the victims of this poverty are children who are physically, economically, and politically powerless (Hussain 1996, ¶ 58).

A Casey Foundation report shows that in 1993, 23 percent of Michigan children lived in poverty, half in extreme poverty (with the parents' income less than 50 percent of the federal poverty level; Hussain 1996). Median family income for four-person families in Michigan was $59,019 in 1998, surpassing the 1989 level of $56,294 (in 1998 dollars). The poverty rate in the state fell more over the 1990s than it did in the nation as a whole (from 12.7 percent in 1988-89 to 10.7 percent in 1997-98). However, income inequality grew. In the late 1980s, the wealthiest 20 percent of families had 8.9 times the income of the poorest 20 percent. By the late 1990s, the income of the wealthiest 20 percent of families was 9.2 times that of the poorest 20 percent. In reality, an abundance of poverty level jobs is what keeps many Michigan workers poor (Michigan League for Human Services 2000a).

The level at which a FIA case closes is $775 per month earned income for a family of three in Wayne County. That amounts to just $9,300 per year, 30 percent below the poverty level annual income of $13,261. A related issue in the state is the regressive tax structure, wherein the tax liability as a share of income falls as income increases. As a result, low-income families pay a higher share of their incomes in taxes than do wealthier families. Michigan's "Work First" program was introduced pre-PRWORA in 1994, phasing out educational activities in favor of programs emphasizing employment seeking. The program uses a labor force attachment model, wherein a recipient tests the labor

market as a first assignment, to see if she can secure employment (Michigan League for Human Services 1997). (The "labor force attachment" model is opposed to the "human capital development" model that emphasizes investing in education and training before employment.)

Work First includes "Project Zero" which set a goal that every qualified FIA client would participate in work programs and earn income. Through the project, local FIA offices are encouraged to identify specific roadblocks to work and request necessary state funds to help their clients overcome the barriers. Transportation and child care continue to be major barriers in putting welfare recipients on work rolls. However, FIA officials claim their partnerships with community agencies are helping to remove such roadblocks. Services are flexible, as they are in Indiana. For example, Michigan welfare clients can receive assistance up to $1,200 to purchase a car for transportation, an interview outfit, an alarm clock to ensure getting to work on time, residential substance abuse treatment for up to 21 days, and job training and job search assistance through "Michigan Works!," the nonprofit agency set up by the state to handle those services (similar to Workforce Development Services in Indiana). Clients who fail to cooperate in required training and work can be sanctioned (lose their public assistance).

Project Zero was widely celebrated as a success in public events throughout Michigan, and there was a great deal of pressure from the state for communities to achieve this goal. A friend who is a welfare caseworker in the state told me that one of her co-workers got up early to drive a client to work to ensure the goal was met. However, what has not been well publicized is that the average hourly wage for Work First participants state wide in 1999 was only $6.48, a 40-hour work week was the

and cut taxes. This type of maneuvering could influence Congress's decisions as funding programs are reconsidered. That is serious because, under the current system, federal funds are needed by states to provide social service programs to help the poor become self-sufficient.

Michigan's yearly Social Services Block Grant (SSBG) allotment for 2001 of $57 million is 39 percent lower than the 1997 allotment of $90.7 million, while demand for these services has been rising. The state will have to replace the lost federal funds with its own just to maintain current spending. In reducing this authorization to the states, reacting to the apparent windfall from declining cash assistance caseloads, Congress is sending the message to states that they will need to fund these services out of state monies (Michigan League for Human Services 2000c).

Michigan also failed to use federal funds that were provided for child care. As of 1999, Michigan was the only state that had forfeited Child Care and Development Fund federal block grant monies. That is also of concern because it is believed that Congress may view unobligated funds as unneeded and easier to take back (rescind). In fact, because Michigan reported these funds and other unspent TANF funds as unobligated, the state would have lost nearly three-fourths of its unspent TANF funds if a proposal for rescission under consideration by Congress in late 1999 had been passed. That can be compared to other states that use these funds more effectively. For example, several states legally use TANF funds to pay for refundable state EITCs to add to the federal benefits. Michigan could do the same, expanding assistance to former welfare recipients and all the working poor.

One of the most unique aspects of Michigan's program is that it is the only state that has imposed no time limit. Beyond the 60-month TANF limit for federal assistance, Michigan will use its own funds. Of course, Michigan officials believe that by that time, due to its aggressive work first approach, no one will be left on welfare in the state. The state's policies are designed with one main purpose—putting welfare recipients to work in any job, to get them off the rolls altogether. To that end, one policy that has been successful is the improvement in earned income disregards for the working poor. The state's 1992 federal waiver remains in effect today, allowing $200 plus 20 percent of the remaining earnings to be deducted from the person's gross earnings. As I have discussed, this type of disregard plays an important role in "making work pay," helping to avoid a dollar-for-dollar loss of public assistance when a recipient begins working. However, the basic cash grant in Michigan has not been adjusted since 1987 and the disregard has not been adjusted since 1992. These issues need to be addressed if this policy is to continue to benefit the poor.

The state was divided into 25 service delivery areas under the Workforce Investment Act (WIA) of 1998, which was fully implemented July 1, 2000. A major change was that one-stop centers were created to coordinate job services, and possibly add support services. All job seekers can utilize the centers, regardless of their income. In accordance with Engler's plan to involve communities, each area created its own five-year plan. However, 12 of the 25 plans do not mention self-sufficiency as a goal for the clients, and there is no indication that the centers will be available after the clients obtain their first job. The Michigan League for Human Services points out, "the plans do not commit to a consistent, fair system for which local areas may be held accountable . . .

without a preplanned approach to the priority system, low-income clients will not necessarily be correctly identified or served" (Michigan League for Human Services 2000b, 8). By further devolving responsibility from the state to localities, Michigan is exacerbating the problems inherent in the current system. For example, 23 of the 25 plans do not mention nontraditional occupational training, a key factor in helping women enter higher wage occupations, particularly in a state where skilled workers are in demand. The Berrien-Cass-Van Buren County plan for southwestern lower Michigan is one of only two that mentions such training. In addition, the plans do not establish a specific consistent level of earnings at which clients are to be considered self-sufficient. That is needed in order to ensure that services are available to those who remain below that level.

As is the case in states and communities throughout the country, there are some promising programs outlined in the WIA plans. For example, the Kent and Allegan Counties' plan organized a seminar for front line staff to familiarize them with employment and training resources in the community. The Detroit center partners with area agencies, including community colleges and a university, to provide support services on site. Some other programs in Michigan also demonstrate potential to address barriers and begin to shift the focus from work to self-sufficiency. The Family Opportunity Project uses a one time $50 million TANF allocation for an intensive summer program aimed at parents who are able to work but who have not yet entered the workforce. The program includes summer activities for their children, a fund to help them purchase a home (the Michigan Affordable Housing Fund), and matching funds to help them begin saving through Individual Development Accounts (Michigan League for Human Services 2000c). In Grand Rapids, the local TANF agency has stationed two case managers at a

large company that employs TANF recipients, to help workers retain their jobs. The case managers are a resource for the employer as well, helping to intervene at the first sign of trouble. The company's retention rate for current and former TANF recipients is 81 percent, compared to just 33 percent for its other employees. However, the fact remains that there is no clear plan for replicating such promising practices.

Several issues will be critical as the state formulates future welfare policy (Michigan League for Human Services 1997). These include who will set employment and training policy, delineating responsibilities between the FIA and Michigan Jobs Commission (MJC); whether the program can be shaped to fit individual needs versus "one size fits all"; what the role of education will be in helping recipients to become self-sufficient; and who will be responsible for determining penalties. The League is working to organize advocacy groups throughout the state to participate in lobbying state representatives to the U.S. Congress during the TANF reauthorization. Such groups will be key in providing a voice for women.

## Wisconsin Works (W-2)

With welfare rolls down 87 percent in the state since the implementation of PRWORA, Wisconsin is viewed as a model for welfare reform. In media and political circles, Governor Tommy Thompson (recently named Secretary of Health and Human Services in President George W. Bush Jr.'s cabinet) is widely considered on the cutting edge. He is praised for pursuing an aggressive program that combines strict work requirements with what he claims is a strong support system. However, it appears the state's public success story may not reflect the complete situation. Wisconsin and

Thompson are heavily criticized by some grass roots groups. Sarah Harder is a professional woman who was able to achieve her personal success due to the former accessibility of higher education. She decries the fact that "today in Wisconsin under W-2, there is no second chance for post-secondary education open to mothers like me seeking to build a better future for themselves and their kids" (Rhoades and Statham 1999, 56).

Moreover, the National Campaign for Jobs and Income Support (2001) chastises Thompson for vetoing bills that would have allowed W-2 participants to count 15 hours of voc-tech education toward the work requirement and exempted parents with disabled children from work requirements. They point out that he fought federal regulations requiring states to pay minimum wage to workfare workers; proposed block granting food stamps and Medicaid, removing the last national safety nets to protect poor families; and requested a waiver from the state's department of Health and Human Services (HHS) that would curtail health coverage for many poor and disabled children and pregnant women. They claim that Wisconsin, under Thompson, pioneered the practice of supplantation, illegally discouraged food stamp applications by needy families, and failed to provide translation services in dealing with Hmong Vietnamese refugees, a group that is given special status under federal law. The state has experienced public scandal with a newspaper story that exposed that Maximus and Goodwill misused TANF funds (discussed later in this paper).

Representatives who attended the Midwest Partners convention held in December of 2000 in Chicago agree that the lack of education or training beyond a GED is a major issue in Wisconsin. They state that in Milwaukee, where 80 percent of Wisconsin's

welfare recipients live, there is a population of "invisible people" who aren't even in the system (so they cannot be counted in official figures). Jean Verber, who works with the Milwaukee Women & Poverty Public Education Initiative (MWPPEI), spoke at the convention. She claims the true unemployment rate in the central city is 30 to 40 percent and that the child mortality rate has gone up. As a result, she states that, in reality, "they [the poor] are on the streets."

According to Verber, one-third of Wisconsin's welfare clients are sanctioned an average of half their check every month for various violations of the welfare office rules. (Wisconsin awards approximately $600 per month for a mother with two children.) She states that, in reality, "there is no social program at all in Wisconsin . . . it's all work." But that work is temporary, and there are six job seekers for every job in Milwaukee. Some of the jobs pay $8 to $10 per hour, but "you can't survive on that with three or four kids. The shelters are full, the food pantries are way up." She gives the example of a mother who was trying to work but could not find child care, so she had to leave her child home alone. As a result, Child Protective Services (CPS) took him away. "Tommy Thompson makes it a pretty picture, but it's not statistics, it's faces," she explains.

Verber and co-worker Anne Hazelwood presented their compelling stories to Midwest Partners, stating they want to be sure the voices of affected people are heard. "Last time, we had no input," they state, referring to the passage of PRWORA in 1996. Hazelwood, a former AFDC recipient, works with the poor women daily. "Many are barely surviving, doubling and tripling up in homes, holding two or three jobs, and the children are suffering," she reports. MWPPEI was formed to "make a difference by coming together as a whole, looking at a deeper level." Verber and Hazelwood surveyed

250 welfare clients in 1999. The women were asked: 1) what were their most important issues, 2) what they felt needed to change, and 3) how they managed to survive. The findings are not surprising.

They learned the three most important issues are housing (45 percent); more money (38 percent); and a job (30 percent). The top things the women would change about W-2 would be the time limits; the workers' attitude and treatment of people; assistance to find "real" jobs (not community service jobs); classes to get training for a good job; elimination of sanctions; and better services such as child care. As one woman put it, "just revise the whole system; it really doesn't work for most of us." They found the women are surviving through a combination of receiving cash assistance; working full time, part time, or in temporary jobs; and living with others or in a shelter. Their study reports that, along with the six-to-one job gap in Milwaukee, problems include a "mushrooming of temp agencies"; a two-year time limit on community service jobs; no education or training component to the W-2 program to help them get better jobs; and a significant population of persons with barriers such as addictions, mental illness, disabilities, domestic abuse, and sick children or elders needing care. Another welfare client attending the convention from Wisconsin accuses the state of insensitivity and stereotyping of welfare recipients as unfit mothers. She illustrated her point by showing a poster being distributed by the state imprinted with the words: "Don't get high, get a job."

**Tennessee: Families First**

Another speaker at the Midwest Partners convention was Russ Overby of the Tennessee Center for Justice. Tennessee's welfare program is called "Families First." He speaks of extremely low TANF benefits ($185 maximum for a woman with two children), large caseloads, and caseworkers who do not care about clients. He likens time limits to "sending people out to a cliff with airplane parts, pushing them off, and telling them to put together the airplane to save themselves before they hit the bottom."

Like most states, Tennessee experienced a rapid caseload decline, from 91,499 in September 1996, to 57,848 in February 1999, for a 60 percent reduction in caseloads. However, less than 30 percent of those who left got a job. Others were sanctioned or would not sign the Personal Responsibility Plan (half of those did not know about the plan or left voluntarily instead of signing it). Overby calls PRWORA "bad rules, with protective parts that don't really get followed." He disagrees with experts who say that those who remain on welfare are the hardest to serve. He believes, instead, that the hardest to serve were first off since they are the ones most likely not to comply with the rules. According to Overby, the clients believe that exposing a mental disability, domestic violence, or substance abuse will jeopardize keeping their children. He proposes a "buck stops here" system, wherein one caseworker manages the needs of a client and takes responsibility for that client's overall well being.

However, he tells about a promising new program implemented by the Tennessee Department of Human Services in January of 2000, Family Services Counseling (FSC). FSC is for those who are still receiving cash payments as well as those who are transitioning off welfare. The service, available for up to 12 months after their

termination date, provides screening, intensive counseling, referral services, and assistance with the client's Personal Responsibility Plan (PRP). The counseling can result in modifications to all parts of the participant's PRP, including work hours, activities, sanction procedures, and time limits. Counselors do not share confidential information with case managers. Referral to FSC interrupts the time limit for at least one month. In addition, Tennessee started giving cash bonuses as incentives for completing various educational and work milestones. The bonuses, up to $500, are paid for such accomplishments as completing a college degree or working for 12 months without Families First payments.

Several other states have similarly experimented with cash assistance to help families leave welfare or never join it, ranging from a few hundred dollars to over $2,000. For example, Texas provides stipends to help families pay for employment related expenses such as transportation, education, and training. Virginia gives transportation allowances for up to a year after leaving welfare. About a dozen states have created or expanded EITC type tax credits for low-income families, which can be used for any purpose. A few states, including Arizona, Delaware, Illinois, Maryland, and Rhode Island, exempt some working families from the time limits by using only state funds for cash benefits. Arizona exempts families from the time limit when their monthly cash benefits fall below $100.

## Illinois: Stopping the Clock

"One way to reduce poverty is with money," states John Bouman of the National Center on Poverty Law, who also spoke at the Midwest Partners convention. Illinois

gives a generous earnings disregard of two-thirds and $377 a month in TANF for a mother with two children. It ensures that women do not phase off TANF until they reach the poverty level, "until they're officially poor," comments Bouman. Illinois is an example of how states can get around applying the time limits by increasing exemptions or stopping the clock altogether. For those who work at least 30 hours a week, the time clock toward the state's limit of 33 months will not be ticking. Since people are "supported" into a higher level of income in this way, instead of being "shoved off" welfare, more of them stay off TANF after they leave it. In Illinois, 50 percent of all TANF recipients are currently working. This is an example of how a "carrot" instead of "stick" approach can be effective.

"The Illinois Families Study is the first truly independent–and therefore, credible–assessment of how welfare reform has progressed in Illinois, one of the only reports of its kind nationwide," according to a Chicago Tribune editorial ("Time to clue in to needs of the poor" 2000, ¶ 10). That study of 1,362 current and former welfare recipients shows good news and bad. For example, 75 percent said their caseworker treated them with dignity and respect, but only 14 percent of those who left welfare for employment found their job through the welfare office or another job program. Eighty-eight percent supported the idea of requiring welfare recipients to work, "deflating the 'welfare queen' caricature of laziness and irresponsibility" (¶ 13). Most recipients rely on informal child care, which raises questions about the quality of formal child care in lower income neighborhoods and, perhaps, whether they are being made aware of available subsidies. The most often cited complaints were the struggle with low wages (averaging $7/hour), lack of health benefits, confusion about new welfare rules, and lack of access to

education. In addition, nearly 41 percent of the respondents said they had lost food stamps or Medicaid, even though federal law requires both benefits to remain in place up to a year after leaving welfare.

## States that Invest Through Education

In reality, "there is both the *funding* (through TANF savings from caseload decline) and the *flexibility* (in the 1999 final TANF regulations) to allow states to create new and innovative ways to support post-secondary education and training for low-income parents, both within and outside of their cash assistance programs," report Greenberg et al. (2000, ¶ 4).

As noted above, Illinois uses that flexibility responsibly by managing exemptions, MOE funds, and the time limit. Washington provides another example of how a state can develop effective policies under the current system to help the poor achieve self-sufficiency. There, state officials have worked with business leaders and educators to convert TANF into a program designed not just to purge the welfare rolls but also to help all the working poor rise out of poverty. Governor Gary Locke, the son of Chinese immigrants, devised a comprehensive program with $129 million reprogrammed to job training during the year 2000. Unlike many states, where former welfare recipients are simply pushed into low-wage work and punished if they choose instead to go to school, Washington gives free tuition to people who sign up for "career ladder" programs at community colleges that combine work and learning (Tweedie 2000). California also partners with community colleges, providing funds to use for child care, work study positions, redesign of the curriculum, and job placement services for welfare parents.

These are among the states that have realized that sending welfare recipients to college is a better alternative than just getting them into any job. Many additional states are now reconsidering their strict work requirements. As noted, the drastic reduction in welfare caseloads has given them the financial flexibility to help some go to college. States have had time to realize that few families are able to move out of poverty through minimum wage jobs that provide little opportunity for advancement. As families have moved off welfare and into jobs, states can now focus on helping them become self-sufficient.

However, some states still lag behind. In Idaho, for example, the policy is still just to clear the rolls. Idaho leads the nation with an 89 percent drop in its welfare caseload. Because of that, it has the funds, but it has not invested in services leading to long range success. Idaho has spent just $12 million of its $55 million TANF savings on such services as education, training, and child care. Collectively, as I have noted, the states have stashed away $7 billion in TANF funds, rather than spend the money to help former welfare recipients succeed as workers. It bears repeating that money is now a tempting target for hard liners in Congress, who want to reduce outlays on the grounds that they do not appear to be needed. However, the problem is not solely lack of concern for the poor.

Part of the problem lies in the states' confusion over the complex and changing rules of PRWORA. At first, many states believed that the new law prevented them from using federal funds to assist families in which an adult was going to college rather than working. That is not strictly true. In reality, the federal law discourages education through requiring high employment rates. It does not require students to work, and states may count courses and homework as the full participation requirement or require some work

in addition to school. States can provide students with financial assistance for child care, transportation, tuition, and books. They can also extend this opportunity to working poor families, whether or not they have ever received cash assistance. Income standards for eligibility are determined by individual states, allowed up to 200 percent of the poverty level. Some states are using MOE instead of federal funds to help with these expenses so the participants are not counted in work participation rates and thus do not use up their time limits.

Initially, only Maine and Wyoming implemented programs allowing recipients to go to college without any work requirements. They used their MOE funds to pay for cash benefits and support services such as child care and transportation. They removed the families from TANF altogether, and therefore from inclusion in the work rate requirement. In Maine, participants must meet a 20-hour participation requirement including class and homework time. After two years, they also have to work 15 hours per week or combine 40 hours per week of school and work. Wyoming has not had to use its state funded program because caseloads have dropped enough that students have not had to be separated from the regular participation figures (Tweedie 2000).

According to Greenberg et al. (2000, ¶ 7), "the most effective welfare-to-work programs share a flexible, individualized approach that mixes job search, education, job training, and work in support of a clear employment goal." He gives the example of a program operated in Portland, Oregon, in the mid-1990s, mixing those components. Over two years, compared to a sample group that was simply employed without educational services, it is not surprising that the participants attained post-secondary education credentials at a rate four times higher. However, they also worked 43 percent more of the

time, earned 13 percent higher wages, and found jobs with employer provided health insurance at a rate 19 percent higher.

In most states, however, recipients can go to college only if they first complete their required hours of work. Support services such as child care, transportation, and tuition assistance are not available for those in school. Almost all states allow some education to be counted toward work participation, but 28 do not go beyond the federal allowance of up to 12 months of education "directly related to employment." There is progress, but success stories such as those described above must be replicated in more states. If it continues the policy of devolution, the federal government will need to do a better job of clarifying what is allowable in the area of education and training. To support that policy, it needs to provide incentives such as grants to encourage the states to provide these critical supports.

## ***Summary***

In this chapter, I have presented case studies from various states to demonstrate effective policies and programs that could be replicated nationally. I have also discussed bad practices that are occurring. The best policies take a long range approach, including investing in supportive programs such as education and training. The states that I consider exemplary take risks and are creative, such as Illinois' extension of time limits and Tennessee's provision of cash incentives and Family Services Counseling program. Exemplary states are generous, as Illinois is with its earnings disregards. They value research, as in Illinois, collecting data to use in refining programs and services. They understand the needs and characteristics of their poor populations. Successful states do

not seem as concerned with reducing the numbers on the welfare rolls as they are with addressing real poverty issues. Their policy leaders, such as Illinois' and Tennessee's, openly criticize federal policies that harm the poor.

I have also given examples of bad state practices. These states focus on the economic bottom line at the expense of providing adequate supports. They often misuse funds, such as Michigan, which has practiced supplantation, and Wisconsin, which has been accused of outright scandal. These states also seem to be more concerned with their public image, as with Michigan's "Project Zero" celebrations, than with substance. Other bad practices include heavy use of diversion and sanctions (symptoms of welfare office hassle), an emphasis on immediate job placement versus support services, and a general lack of compassion for the poor. While states with heavy concentrations of poverty can be tempted to be stricter with recipients, such as in Wisconsin (Milwaukee) and Michigan (Detroit), other states rise to the challenge, such as Illinois (Chicago). The problem is that PRWORA allows states to choose bad practices as easily as they can choose exemplary ones. Choosing bad practices is not only easier but more rewarding financially, at least over the short term. In fact, states that simply reduce their welfare rolls or numbers of teen pregnancies are given federal bonuses. That is another way devolution is creating formidable barriers to women's empowerment. Instead of rewarding reductions in the rolls, the federal government should reward reductions in barriers. More research is needed in order learn from the best state practices as well as the mistakes, and replicate the best at the national level. That would be a good investment of taxpayer dollars, resulting in increased social welfare for all citizens over the long term.

# CHAPTER 7:

## Programs that are Making a Difference

### *Introduction*

The 1996 report, "Welfare Reform in St. Joseph County: Changes & Challenges," further articulates my concerns and explains the impetus for this chapter (Christensen and Rosen 1997, ¶ 22):

> As families move toward financial self-sufficiency, they may face one or more barriers, some related to personal life and employment skills, others involving community systems. One of the critical challenges to our community is how to move beyond the identification of these barriers to the development of proactive, coordinated, and creative responses to address them.

In addition to advocating for system change, it is important to support local community programs which help women overcome specific barriers. Many agencies are providing programs and services that are making a difference, often in spite of the system. As Robin Garr states in Reinvesting in America (1995, vii):

> The welfare system is dysfunctional and it is refreshing to think that fundamental welfare reform is possible. But welfare is only part of the poverty picture. If we are to combat poverty in America, we must do far, far more than reform the welfare system. We must shift our efforts from maintaining people in poverty–which is, after what welfare is all about–to creating development in poor communities, so people can climb out of poverty . . . Based on the programs I've seen and the hundreds of creative poverty-fighters I've met across the nation, I'm convinced that we can look to these small-scale, local efforts to find responses to hunger and poverty that are not only more effective but more humane than our current social services and welfare programs. These new responses are not based on the inventions of office-bound bureaucrats or policy gurus but the common-sense ideas of everyday Americans who've seen a problem and done what needed to be done to fix it.

In that book and on his web site (http://www.jcpr.org), Garr discusses exemplary programs. Sharing success stories in this manner helps to ensure that such programs (or elements of the programs) are replicated. In this chapter, I discuss local programs in our community of northern Indiana and southwestern Michigan which could likewise be replicated. Beginning with the St. Joseph County welfare office itself, I discuss some of the programs that respond to the barriers I have listed. While some of the programs address specific barriers—for example, the YWCA and Safe Shelter focus on domestic violence, the Educational Opportunity Center assists mainly with education, and Niles Community Development Corporation, the Center for the Homeless, and St. Margaret's House primarily address housing issues—these and the others I discuss recognize that women's barriers are interrelated. Thus, they provide an array of supportive services to meet their clients' needs, including referrals to other agencies.

The professionals I interviewed are compassionate individuals, working effectively to help women and children overcome barriers. Often, they are doing so in spite of a changing and non-supportive government system. The clients I interviewed are responsible women who are doing the best they can within the system. Many of these agencies would benefit from increased government funding, as well as education and advocacy efforts to build longer-term support. Yet, in spite of inadequate funding and support, they are finding ways to help women and their families deal with their specific barriers. It is important to examine such programs so that elements of their success can be replicated and the bad practices avoided.

**St. Joseph County Family and Social Services**

A turning point in Sharon Dyer's career came during a workshop on culture and diversity presented by the state Family and Social Services Agency (FSSA) to her along with other workers in the St. Joseph County office. "It suddenly dawned on me that the poor actually think differently than we do. They don't look beyond today, right this minute. That means long-term planning is difficult, and we need to help them take 'little steps' instead," she relates. "The middle-class can visualize what it's like to be rich, but the poor cannot visualize the middle-class lifestyle."

Dyer, who is Family Case (FC) supervisor, has seen a complete swing in the pendulum—from entitlement to work first to a family oriented support services emphasis—during her six and one-half years at the office. She also serves as FSSA's liaison to Workforce Development Services (WDS) and its child care and summer youth programs. She explains that there are now two types of caseworkers, the FC staff and the Public Assistance Caseworkers (PAC) who do client intake. The FSSA's IMPACT (Indiana Manpower Placement and Comprehensive Training) program is specifically designed to help the clients get jobs and provide the social supports for them to become self-sufficient. Just two years ago, there were only eight IMPACT workers, but there are now 36, demonstrating the agency's drastically increased emphasis on employment. The PAC workers then help the "non-mandatory" (exempt) clients, such as those on SSI or who are "loco parentis" (grandparents or other guardians of TANF children).

Confirming what others are saying locally and nationally, Dyer states, "All the providers agree that welfare reform is dead. The 'easy' people are gone. We'll always have the ones in transition, but now we have mostly multi-generational welfare clients,

those who really don't want to get a job." She explains WDS is experiencing a lot of "no shows" and sanctioned clients who "don't really care." By far, the biggest barrier for those who do want to go to work is child care, states Dyer. WDS is the only eligible agency for dispersing child care funds to TANF recipients and others who receive child care assistance from the state. "WDS is so constrained now with funding that they can only help TANF clients, and no other agencies even have a sliding scale." That leaves a lot of women out who need help paying the high costs of child care. Dyer thinks the community, including the local faith community, should step up to help provide affordable child care.

"These poor people who finally get a good job get dumped off TANF and then they can't afford child care. It's the harshest thing we've run into," she states. "Then they're stuck, and their rent goes up." Her office has tried to work together with the housing authority, but she confirms my findings in Chapter 5. Policies are not well coordinated, and thus, end up defeating the goal of self-sufficiency. "We're always the 'bad guys,'" she relates. The changes made in Indiana in July of 2000 which I have discussed have helped local clients. But some of the national and state changes make it difficult for the FSSA office to do its job. "State rules change daily," confirms Dyer. "For years, we got 'beat up' to get people off food stamps, now they want everyone on."

She reports the next effort the state is promoting is services to children. Dyer points to the Summer Youth Program run by WDS, funded by TANF. Children age 12-17 who are on TANF can enroll in the six-week program and earn $50 a week. Other programs also include non-TANF youth, such as programs to prevent teen pregnancy. When clients first come in to the FSSA office, they see an intake worker who sorts them

out into "mandatory" or "non-mandatory." The mandatory clients (the majority of TANF clients) complete the Personal Responsibility Agreement (PRA) *(See Appendix M)*. "Welfare reform really started in May of 1995," explains Dyer. At that time, clients were first required to sign a PRA, including a policy that children born more than 10 months after the agreement was signed (called "cap kids") would not receive TANF benefits. The PRA can be viewed as a form of social engineering. Certainly, the "cap kids" policy was the worst example. A class action lawsuit in Indiana has resulted in the policy being dropped.

From the start, Dyer states, FSSA workers "never believed for a minute that the five-year limit for kids would stay." Indiana TANF benefits are very low compared to national averages, just $229 a month for a mother and one child. Dyer explains that some states, such as Wisconsin, do not provide any cash assistance. Instead, they give vouchers for rent, utilities, and other necessities. "I think that's a good idea," she states. She agrees with the idea of self-sufficiency as a goal of welfare reform, but explains, "If my 'guys' really had time to do this right . . . eligibility is always going to win [when it comes to the use of caseworkers' time]. They [the state] want us to do home visits, but we can't with the staff we have." She adds that the dangers of going into the neighborhoods are another obstacle to serving clients.

Dyer sees some success stories among her clients, and she believes education is a key. Many clients enroll in computer training through WDS or Ivy Tech State College. Still, there is the "welfare mentality," explains Dyer. "Some of them see TANF as their 'paycheck.' They get scared when they think about making a change." She would like to

see more educational programs for clients that help them deal with those fears and change that mentality.

Dyer does not believe the number of cases is going down in reality. She reports that her office gets about 60 new applications a day, and intake workers cannot keep up. "They're drowning," she explains. Hoosier Healthwise (the state's term for Medicaid) applications are up even more than welfare applications. "Sure, we can get anybody a job, but they can't keep it. And [when they do get a job] it has no health care or other benefits. Retention is the big issue." She agrees that inconsistencies in welfare policies across the state and the nation are a problem. The FSSA workers in St. Joseph County never received any training from the state on IMPACT, admits Dyer. "We learned it, faked it, as we went along." The state tells them the program is "still in development" even though it has taken effect.

The politicians do not understand the real problems, although "they think they do." FSSA officials at the state level are really politicians themselves, explains Dyer. Further, "Our directors are also directors of child welfare, and that takes a lot of attention." Dyer believes Goodwill does an excellent job with its "Strive" program. "They take masses of low-income people and hire them. They get them used to working," she explains. WDS does a good job, too, believes Dyer, although that agency had some problems when it first took over the child care program. FSSA formerly directed that program itself, and WDS was not given good instructions on how to handle it. As a result, they did not use the funds for St. Joseph County in 1999 and the funds went back to the state, but "they've got them back now, and they've asked for another $500,000," reports Dyer.

She worries that St. Joseph County's FSSA is being divided into six locations, one for intake, one for the "big wigs," and four located in geographically dispersed areas of the county. She believes "one-stop shopping is the way to go," instead of dividing up the office. "Some of our paperwork can't even make it from one side of the building to the caseworker's office. I hate to think what will happen." She believes states such as Wisconsin and Minnesota are doing a good job with their "one-stop" shops. There, welfare and Social Security offices, along with other support services, are centralized in a single location. Dyer is pleased with the South Bend Housing Authority's "university" (which is open to everyone and offers computer classes and child care) and its partnership centers in neighborhoods throughout the county, which have food pantries and other services.

Since politics have driven so much of the pendulum Dyer has experienced, she fears the "Bush years." She believes, "Welfare won't be his first priority, but we will feel the heat. It will be the Reagan years all over again." She also worries that when the economy takes a downturn, "there won't be the job availability there is now. It's depressing."

*See Appendices K-M for forms used by St. Joseph County's welfare office.*

**Women's Resource & Referral**

As I have noted, I was the first director of the Women's Resource & Referral (WRR) program of Berrien County from 1995-1997, then operated by the YWCA of Southwestern Michigan. Suzanne Thursby, my assistant at the time, has directed the program since my leaving. The program is designed as a 24-hour information and referral

"hotline," with volunteers trained in empathetic listening as well as knowledge of community resources. It is funded by grants from the Whirlpool Foundation and Michigan Women's Foundation. In addition to helping women, the program is intended to identify needs and gaps in services, develop collaborative solutions, and advocate for change.

When I worked there, we had a term for the women for whom we could find no resources (because no resources existed) in affordable health care, housing, or other areas of need. We called them the "gap women." Often, the public is surprised to learn the serious nature of the gaps between needs and services, or even that such gaps exist. Thursby believes the two most important barriers to women's self-sufficiency are lack of education and lack of self-esteem. "Both of these are issues of empowerment. Lack of either can lead women into 'controlling' relationships," which in turn lead to multiple additional problems, she explains. Thursby finds that, with Michigan's "Project Zero," which the state claims is leading to full employment, women are struggling. "They are finding random ways to meet their financial needs," she reports.

In 1998, the WRR developed an innovative program, "100 Women Strong," in collaboration with the Berrien Community Foundation. The idea came from a former Berrien County resident who was concerned with helping women. She challenged 100 women in the county to give $100 each during a 100 day campaign. The goal was to raise $10,000 to provide financial assistance to women in need. A radio personality publicized the project and, as a result, the total was raised in 50 days. Today, the fund has a $20,000 endowment. According to Thursby, it has assisted 85 women and their families. One hundred percent of the money goes to the recipients.

Women can receive a maximum of $500 through the program. The top requests are for security deposits for housing, car repairs, or utility payments. "This is designed to help women over a bump in the road," Thursby explains. "Sometimes just a small amount of money helps them avoid the downward spiral that would keep them from becoming self-sufficient." Applicants must be Berrien County residents for at least six months, working or in school at least 28 hours per week, and ineligible for other cash assistance. They are required to provide documentation of other assistance they are receiving and an outline of their monthly budget. If they are sanctioned, they are ineligible. The advisory committee includes representatives of the welfare agency (Family Independence Agency), the Berrien County Health Department, Riverwood Mental Health Agency, and professionals from the media. Unfortunately, these individuals are used to this type of bureaucratic case management, but all the paperwork can be an unnecessary barrier.

"Where else would you want to put money [to help a woman] than into a woman's car repair that will get her to her job, that will help her help herself?" asks Thursby. "This is a project 'of the heart,' where people have a chance to make a difference for an individual woman." Often, gifts are made in memory of a donor's mother or another woman they wish to honor. Other successful programs developed by the WRR in cooperation with partner agencies include a domestic violence task force. One of their initiatives is cell phone distribution to women in danger, similar to a program operated by the YWCA of St. Joseph County, Indiana. The chief of police started the project and a group of retired professionals is assisting with collecting the phones from donors throughout Berrien County. The WRR serves as the distribution point. The domestic violence task force is also developing a handbook with pertinent

information for women. However, in this and other communities, there are turf issues, often related to competition for funding. Lack of communication and even personality conflicts can also create problems between agencies. Turnover of key players, such as heads of agencies that have been involved in previous collaborations, affects commitment to, and therefore continuation of, critical programs and services.

Thursby gives one example. Berrien County Information and Referral (I&R) providers–the WRR, United Way's "1st Call for Help," the Area Agency on Aging, and the LINK Crisis Center for teens–attempted to develop an "I&R Coalition." It made good sense to do so. In fact, the effort to collaborate began when I directed the WRR. The idea was to have one "211" number for people to call to find out about resources, and the person who answered the phone would then redirect calls as necessary. Information, training, and resources would be shared among agencies. "It was a flop," reports Thursby. This program that could have benefited women did not materialize due to agency politics. Meanwhile, "more and more funders are requiring a show of collaboration." "Flops" are definitely the exception rather than the rule for the YWCA's initiatives. Much of that success can be attributed to the passion of individuals such as Thursby, who explains, "No one should underestimate the power of women who care."

## YWCA of St. Joseph County

The YWCA of St. Joseph County recently experienced a time of crisis, as a long-time executive director and many staff members resigned in 1999. Christine Nusser, hired as executive director in February of 2000, was forced to resign just 10 months later following disagreements with the board. The YWCA has experienced an increasing

number of women looking for shelter during the past year. Yet, many falsely claim to be victims of domestic violence in order to be admitted to the YWCA's shelter, according to a staff member I spoke with. She explains that only about 30 percent are actually fleeing abuse, of those who claim to be. As a result, the YWCA had to "crack down" on admission to its domestic violence shelter and redirect women elsewhere, such as the Center for the Homeless.

With welfare reform, more responsibility seems to have shifted to non-profit organizations such as the YWCA. They are seeing more hard-core, multi-problem clients who need extensive case management, as well as women in minimum wage jobs—the working poor who are not making it on their low wages. A typical client has addictions, low tolerance for stress, the lack of ability to delay gratification and set long-term goals, involvement in promiscuity or prostitution, drug dealing, and mental problems such as borderline adjustment disorder or mild mental retardation, explains the staff member. Crack addiction is a major problem in the community, one with far reaching effects. It is a problem that cuts across all issues, destroying the lives of women and their families.

The staff member I spoke with reports that domestic violence is also a major problem in this community. She believes that local mental health services are inadequate, with managed care at the root of that issue. Local families with members who are developmentally disabled "are pretty much out of luck." In South Bend, most women are able to get around due to a good bus system, and women can generally afford basic health care. The "DOVE" program with Memorial Hospital and Madison Center and Hospital is exemplary. It trains medical professionals to recognize and refer domestic violence victims to the YWCA.

The YWCA uses the traditional 12-step, zero tolerance method of treating substance addiction. The staff member I spoke with favors what she believes is a more realistic model of harm reduction. She believes there needs to be better enforcement of laws against drug activities in the community. The YWCA is unique in offering residential treatment for substance abusers in that it allows children to stay with clients. When they are able to keep their children, women are more willing to get treatment. That is also less traumatic for the children, claims the staff member. The YWCA has 15 beds allocated for women in substance abuse treatment.

YWCAs have been committed to women's empowerment for nearly 150 years. The organization's priorities are: child care and youth development, housing and shelter, economic empowerment, leadership development, global awareness, racial justice and human rights, health and fitness, and violence prevention. Many of these issues are reflected in the barriers I have discussed in this paper. In addition to support for their direct services, organizations such as the YWCA also receive support for their efforts to help women through national advocacy.

## YWCA: Two Clients

"It's about dreams," says Jane, a former resident of the YWCA who now works there part-time as a case manager. She dreams of finishing her bachelor's degree in psychology at IUSB, and then her master's. But she also has dreams about her abuser, nightmares in which he returns again to choke her in her sleep or to burn down her house. Her three children have nightmares, too, and they still vividly remember "daddy hurting mommy."

Jane is determined to make a better life for herself and her children. "Without my dreams [the positive ones], I'm not a whole person," she explains. She married her first husband a year after graduating from high school and stayed married to him for 13 years even though he abused her. For five years after the divorce, her ex-husband harassed and threatened her. Like many women in abusive relationships, she repeated her subconscious pattern of bad relationships and selected another abusive partner. This time, she did not put up with the abuse as long.

"When he came home drunk one night and raised his fist, I ran next door. They didn't open their door for me." She had nowhere to turn and knew then she was "in big trouble." A friend convinced her to call the YWCA's crisis line, and she came to the shelter. When a woman enters the YWCA shelter, the agency completes an assessment of her support system including factors such as housing, transportation, and family support. Jane scored only 17 out of a possible 100 points on that assessment when she first came to the YWCA. "They told me the only way I was going to live was to get out [of the abusive situation]," she explains. She knew the seriousness of her problem, and eventually realized the root of it was a lack of self-esteem, a pattern of co-dependency, and anger. "I wanted to kill him," she states of her abuser. The YW offers a support group that helped her manage her anger.

She gets by financially with the help of food stamps and Medicaid in addition to her job. Community Work Study funds pay most of her salary. Today, she has a boyfriend who treats her and her children well, but there are still many concerns. Child care funding through Workforce Development Services is always shaky, she explains. "You never know if they're going to have grants to pay for it." And the hours women

have to work do not always coincide with the hours child care centers are open. There are many reasons a woman does not leave her abuser. As Jane explains, "You worry about your kids not having a dad, how you're going to get by financially, and mostly about the safety issues when he's threatening to kill you and your kids. Your family turns you away, and often you have little or no education and no job. Add a pregnancy to that and you have a real problem that's hard to overcome."

She and her friend, who asked that her name not be used (I will call her "Susan"), agree that the Indiana courts are "terrible," not at all helpful to women in abuse. Jane's second abuser is still walking around free although her case is three years old, with nine open charges. So far, her abuser has been found guilty of one, with only a light fine imposed. Since she left him, he has stabbed her dog, burned down her house, and continued to threaten her. "When they do find them guilty, they just give them classes at Madison Center, or probation. There's very little punishment." She explains that the victim is often portrayed as "emotionally unstable" and the abuser, instead of the abused woman, is believed. "The burden of proof is on the woman." Courts are often not careful, sometimes slipping and giving out women's addresses in open session, or leaving files open where they can be seen.

Susan's abuser was black, and she is white. She states he "hates whites and police." They have two children together, and Susan has one older son by another man. She earned a bachelor's degree and now works in an agency that helps domestic violence victims. "So many women just need to know they're not alone; it's not their fault," she explains. Susan has experienced problems with depression and, in the past, with alcohol. Her abuser is a truck driver who has a long history of problems with drugs and alcohol.

He has spent time in prison for child molestation. She was forced to quit attending classes at IUSB when he found and threatened her. She moved to another city and he found her there, too. He has broken her nose and continues to threaten to kill her. He tells her even if he gets thrown in jail, "someone will do it for me."

Susan states, "I just decided that I'm going to stop running away. I'm going to stay, even though I might not live. I'm prepared; I have a will." Jane feels the same. "My kids have lost everything. I'm not moving again." Statistics say that a woman is abused once every nine seconds in the United States. About 100 domestic violence incidents are reported each month in South Bend, according to police reports. "Power and control are the essence of all DV [domestic violence]," explains Susan. "Men have more upper body strength, so that gives them the physical control."

Housing is such an issue for women that Susan has one client who got married just to have a place to stay. Susan and Jane confirm that women come to the YWCA seeking housing even if they are not in abuse, but the YW cannot take them in. "The Center for the Homeless is always full," states Susan, so they have nowhere to refer the women. Still, the YWCA does not have enough funding to keep all its programs going strong, an even more critical issue now that Nusser has resigned. In the plans for their new facility, the child care center has been cut and the number of rooms reduced. Jane and Susan agree that there is not as much interest as there once was in the issue of domestic violence. "It seems like the community doesn't care much," explains Jane. Perhaps that is one of the reasons for the recent crisis situation at the YWCA.

**Safe Shelter of Southwestern Michigan**

The Safe Shelter is a temporary shelter for abused women that includes a crisis hotline for domestic violence, sexual assault, and suicide. It is located in Berrien County, Michigan. Staff member Judi Jorgensen often illustrates the effect of domestic violence through a "blanket presentation." The concept is similar to the analogy of the birdcage, with which I began this paper.

In it, she asks a woman volunteer to come to the front of the room, then invites others to come and put blankets over the woman, one by one. As each blanket is placed over the woman, Jorgensen lists a barrier the woman has faced. The barriers include growing up in an abusive family, being abused by a relative and not being believed when she told, going to a church where the pastor taught "marriage is forever, no matter what," losing a job because a husband insisted she stay home, being abused during a pregnancy, and so on. Finally, eight blankets are over the woman. Jorgensen then asks the woman to tell how she feels. The woman explains that she feels heavy, that she cannot see the light, and that she cannot stand up straight. Jorgensen explains, "That's how a woman feels when she lives in domestic violence."

For a woman who feels that way, it is difficult to succeed in a job or in any aspect of her life. With the current emphasis on welfare recipients going to work, women are less likely to leave abusive situations since there is less of a safety net for her and her children. According to Jorgensen, children are key tools used by men who abuse their wives or girlfriends. If a woman leaves her abuser, for example, the children are in his possession and he can obtain legal custody. Often, an abusive man will keep one or two

children home with him, held as hostages when the woman goes to the store, in order to ensure that she will return.

Abusive men exercise control in other ways, such as economically. Often, explains Jorgensen, a woman has no idea how much money there is, and no access to it. The identification of fathers that is required by current welfare laws can be frightening for a woman who is trying to hide from the man who fathered her children. Courts do not always issue personal protection orders within two days as they are supposed to; they sometimes take up to two weeks. Often, men do not show up in court or they plead not guilty, and domestic violence is difficult to prove.

If an abused woman needs to go to work, her abuser has kept her from getting the education, job skills, and experience she needs to get anything more than a menial, low-paying job. That is another method of control. Jorgensen tells the story of a woman who got a new job, and her abusive husband called 48 times in the first two days she was there. The woman was fired because of the disruption, and her husband took it out on her that she lost the job. Jorgensen concurs with information presented in this report, that abused women are afraid to tell welfare caseworkers that they are being abused for fear of losing their children. The community also sends messages that encourage the women to keep their abuse secret. The women are labeled mentally ill, and the "victim is blamed." Well meaning friends advise abused women to stay with the father because "the children need their dad.""

Jorgensen explains that for these reasons, it is very difficult for women to leave abusive situations. The national average is seven attempts before the woman actually leaves. She echoes the opinion of Jane and Susan from the South Bend YWCA, that there

is less advocacy for domestic violence victims locally and nationally, and the situation is generally getting worse for these women.

**Welfare-to-Work: Dawanna**

"The system is backwards; it's not really helping," explains Dawanna, a 22-year-old single mother of three children, ages four months, two and one-half years, and six. "You go down and apply for welfare, and they *give* you a job, even if it's one you don't want. You can't quit, even if you don't like it. If you quit, you lose all your benefits—food stamps, Medicaid, everything. I want to find my *own* job. A lot of people give up and just say, 'forget it.' They [the welfare office] want to know every little move you make." Dawanna tells about a friend of hers whose "kids' father" had given her a car. "They look at what you're driving and say, 'if you can afford that, you don't need food stamps.'"

Dawanna is now in a "Welfare-to-Work" program run by Workforce Development Services in South Bend that she says "is really nice." That program has enabled her to go to school from 9 to 11:30 a.m. weekdays to earn her GED and given her a part-time job without taking away benefits. She gets no cash assistance, but does receive food stamps, Medicaid, and Section 8 housing. Welfare-to-Work also provides child care and transportation, using a van and bus passes. Dawanna's mother cares for her children, but if she did not, Dawanna could take them to a free child care center at the Housing Authority office, where she works from noon to 5 p.m. every weekday. On the job, she is learning computer skills, improving her typing, and learning to work with people. Welfare-to-Work also provides intensive case management, help that Dawanna

claims makes a big difference for her. Beyond these benefits, however, she believes some cash assistance is still needed.

She lived with her mom, who she states "raised me well," until she was 18, when she moved into Miami Hills public housing. She lived there rent free because she met income guidelines. She was on a waiting list for Section 8 housing from 1994 to 1998, and actually forgot she was on it by the time she finally was notified she received the assistance. Even then, she did not go on AFDC or TANF, but worked in retail jobs paying about $8 an hour. "I always wanted to get my GED. I tried to figure out how to fit it all in, school, a job, taking care of my kids," she explains. But she could not do it all until she found out about the Welfare-to-Work program through a friend.

In that program, she makes only $6.50 an hour, but with the education and business skills she is gaining, she believes it is the right step for her future, and she recommends it for others. The problem, states Dawanna, is that people do not know about it. Gail Womack-Stewart, caseworker for Welfare-to-Work, goes door-to-door to inform eligible people, but agrees the welfare office is not doing a good job of marketing it to their clients. The program has been in existence for two years. As I have noted, it is funded by a federal grant to assist people in the transition from welfare to work. Initially, it was designed to help 100 clients but has been expanded to serve 200, and the grant was extended for two more years. There are 120 women currently enrolled, so there is room for more. "Some don't want to come," explains Womack-Stewart. "They would rather wait until their TANF benefits expire and then worry about it."

Another welfare requirement that Dawanna confirms is a major hassle, keeping people away from assistance, is that single moms must now provide information about

the fathers of their children. "My son's father never took care of him," she explains. "I don't know where he's at; I don't ever see him. I *sure* don't know his Social Security number [which is asked for by the welfare office]." Yet she and he were both subpoenaed to appear in court. "Of course, he doesn't show up. I jeopardize *my* check, *my* food stamps, because *he's* not taking responsibility, and *I* am," complains Dawanna. She lost her Medicaid for a time because she was sanctioned for not giving information, and states she had to go through more hassle, having her caseworker verify that she had done all she could to identify and find the father, before the benefits were finally reinstated.

Dawanna wants to get the education she needs to someday work in a hospital, which she knows will require a GED. She wants to help others, and is already doing what she can to help senior citizens and others who live in the near downtown neighborhood around the Housing Authority office. "It makes me feel better when I can help. These benefits are here to help you, but you have to help yourself," she explains.

## Home Management Resources

Gwen DeLee started this program in 1986 from her own experiences raising six children alone and "trying to keep it all together." People helped her when she needed it, and Home Management Resources (HMR) grew out of her desire to share what she learned about managing her hectic life and strengthening her family. She believes strong families are the foundation of a strong community. As the agency's pamphlet states,

> In the 'olden days' most families experienced a network of neighborhood support. Young married couples learned basic family skills from the older generation. New parents could copy the many strong role models surrounding them. Then something changed. In less than a generation, this traditional system of support began to weaken.

The 10-week Home Management Resources program includes practical classes that teach clients to clean and maintain their homes, to handle finances, and to be better parents. Volunteer "bail out" crews go into women's homes upon request to help them clean and organize. The philosophy is that, once the women have their homes in order, they have more time to be good parents and to help their children with homework. Further, the agency teaches clients proper nutrition, as many are overweight and unhealthy, which they claim are additional signs of "lives out of order." Counselors work with the women in group discussion settings attended by between 15 and 22 women, where they share ideas and encourage one another. The sessions cover topics ranging from dealing with family conflicts to setting family goals such as saving and planning for a vacation. In the financial sessions, clients are taught to first track their daily expenditures, then their monthly expenses, then to manage their entire budget. Like the Women's Resource & Referral program in Michigan, HMR refers clients to additional resources as necessary.

According to a presenter, HMR recognizes that women have physical barriers such as lack of finances for daily needs and lack of transportation to get to work or school. However, the presenter said the women's most basic barrier is their "fear of failure." Women can get grants for education, but it is harder to overcome their apprehension over going back to school. In the South Bend area, agency breakfasts help professionals network and learn about one another's programs, such as HMR. The agencies are also able to verify what help individual clients are receiving from other sources. Home Management Resources also conducts outreach classes at locations such as Hamilton Alternative School (as part of the life skills classes for the troubled teens),

the South Bend Center for the Homeless, St. Vincent de Paul Society, and the Juvenile Justice Center.

I can understand how this agency might be accused of social engineering. However, the individuals I spoke with believe the concepts of organizing one's life, learning to manage finances, and improving parenting skills are important for all women, not just the poor. In my opinion, its major value is the group support it provides. It was started by the charismatic Catholic group, People of Praise. Because of that affiliation, it has received free rent in the former LaSalle Hotel building in downtown South Bend. Still, it struggles to make ends meet, with daily operations supported by a variety of small grants and private donations. This is the type of program that might benefit from President Bush's proposed funding for faith-based initiatives.

**Educational Opportunity Center**

The four-county Educational Opportunity Center (EOC) that services southwestern Michigan and St. Joseph County in Indiana is housed at Lake Michigan College in Benton Harbor. Director Curtis Warren explains they are not a "recruiting arm for LMC." One of 83 EOCs nationally, the center is funded by the U.S. Department of Education to conduct outreach programs and get students into the post-secondary education programs "that are right for them." Warren will "go anywhere" to reach potential students, including adult education classes, Welfare-to-Work programs, safe shelters, emergency shelters, YWCAs, and drug rehabilitation programs. Two-thirds of clients must meet low-income standards, but the other third Warren describes as "everyone."

The area EOC has to serve at least 1,200 clients per year to meet its grant requirements. It is part of the "Trio" package of services started in the 1960s, designed to help parents of Head Start students get an education themselves. The Trio services also include Upward Bound for high school students, Talent Search for junior high school students through age 26, and Student Support Services for students once they are enrolled in college. EOC services include career assessments and counseling, limited tutoring (mainly for the GED or college placement exams), and help filling out college applications and forms. "We make referrals to services and help students develop individual education plans," he explains.

The area EOC is in its seventh year, and Warren has been with it for the past three. During that time, he has seen the demand for services grow, as more low-income students want to get enrolled in college. "With Work First, there's a different emphasis now [than when PRWORA was first implemented]," he explains. "At first, they [welfare workers] were just concerned with getting them [clients] to work; now they know if they don't have the skills, they'll be back. They need training." Women make up the largest portion of those he serves. He understands their barriers include transportation and child care, as well as money for college. But Warren states one of their biggest barriers is the fear of working through the process, the red tape they perceive is involved in enrolling in college. He explains, "I hold their hands and walk them through it." LMC recently opened a child care center on its campus, making it even easier for women to get the education and training they need.

## Niles Community Development Corporation

The city of Niles, Michigan, just north of the Indiana state line, is taking an innovative approach to providing housing for low-income residents. At the same time, it is sprucing up an area of the city that has been a concern. The North 5th Street corridor is the main entrance to the downtown from the north, featuring an historic train depot so striking that it has been used as a movie setting. Yet the street's rental housing has become run down and is considered an eyesore to the city's image.

The Greater Niles Community Development Corporation (CDC) was formed in 1995, charged with providing quality, affordable housing for income eligible residents. According to the South Bend Tribune ("North Fifth Street's renewal draws homeowners" 2000), the CDC purchased several North 5th Street properties for $200,000 to replace rental properties with renovated or new homes. This was possible through the city's creative use of a state revolving loan fund that was intended for specific purposes such as eliminating urban blight.

The Michigan State Housing Development Authority added $222,200 for housing construction and down payment assistance. That will reduce the price by $4,000 for buyers of four of the new houses. The houses will cost between $55,000 and $60,000 each. To help the new home owners learn to maintain their properties, the CDC will offer a special home ownership training program. This is the type of program that could be replicated in many locations by city planners who combine creativity with concern.

**South Bend Center for the Homeless**

The South Bend, Indiana, Center for the Homeless is often cited as one of the exemplary programs for addressing multiple barriers of clients. As I interviewed professionals around the community, explaining the purpose of my thesis, one after another referred to South Bend's Center for the Homeless as a model program not only for the Michiana community, but also for the entire nation. This is indeed the type of program that should be replicated, with all of the elements needed to help families become self-sufficient.

According to its web site (http://www.center-for-homeless.com) the goal of the center is "to assist each family and individual in achieving self-sufficiency, which involves possessing the knowledge and skills to secure decent housing, to sustain a healthy lifestyle, and to establish the life-giving relationships necessary for personal stability and growth." The center can house 80 single men, 22 single women, and 15 families. The fact that these people are called "guests" indicates immediately that they will be treated with respect. The fastest growing segment of the homeless population is single mothers with children. One of the explicit objectives of the center is to break the cycle of welfare dependency. The web site states, "By helping homeless individuals and families achieve self-sufficiency, the center enables its 'guests' to break the cycle of welfare dependency and become wage earners and taxpayers."

The center brings in on site programs such as Memorial Hospital and Health System's satellite clinic and Madison Center and Hospital's Community Support and "New Passages" programs for mental illness and drug and alcohol abuse. Alcoholics Anonymous and Narcotics Anonymous also have meetings at the center. "Starting Over,

Stepping Higher" is a personal development program for adults through the South Bend Community School Corporation. Goodwill Industries has a five week job training seminar, with testing, skills assessments, and placement through a network of employment services and employers. AIDS Ministries, the Veterans Administration, and the Social Security Administration also offer services at the center.

"Turning Point Genesis" anger management group provides individual, family, and group therapy, as well as parenting education and treatment for co-dependency. Money Management Group case managers help adults with debt reconciliation and budgeting skills. While residing at the center, guests save 75 percent of all their income and participate in a six week financial management course. That way, they can move out of the center with savings and the skills to budget for the future. Americorps sponsors a program in which "graduates" of the center serve as volunteers as part of an innovative job training initiative. While working as assistants to case management staff, adult tutors, hospitality ambassadors, and in family services, the graduates serve as role models to new guests and earn an educational award to be applied to future academic study.

"Project Team" is one of the most important initiatives in the center. The web site explains, "it is fashioned after the immigrant model, wherein persons who have been in a country the longest teach and train those arriving behind them." Guests can become "team leaders" and "assistant team leaders" in the dorms. This gives them leadership experience and formal training to become "strong servant-leaders both within the center and the larger community." Team members give back to the larger community by cleaning up the neighborhood around the center, volunteering at the Northern Indiana Food Bank to earn free food for the center, and cleaning around downtown business sites.

The center has developed a unique supportive/transitional housing component in its continuum of care program, which builds financial independence among its recipients. After moving out, formerly homeless persons continue to work with the center's case managers to pursue programs beneficial to maintaining self-sufficiency.

According to the web site, the center believes early intensive intervention is important for the children of homeless residents, to keep them from the cycle of homelessness. Children's programs at the center include a pre-school program operated by the Montessori Academy (the only Montessori program in the nation which serves homeless children). South Bend Community Schools provide school liaison services to all school-aged children at the center. Social workers assist children in the enrollment process, assessment, and placement within the school system, as well as after-school programming. Turning Point, a program of the Family and Children's Center, offers individual, family, and group therapy for parents and children through its Genesis Program.

Homes for the Homeless and the Institute for Children and Poverty of New York City collaborate with the Center to offer the Together In Learning/Reading is Fundamental family literacy program, which focuses on adult and early childhood education, helping parents learn to use their daily activities in providing learning experiences for their children and strengthening the bond between parent and child. Area arts and cultural organizations work together to offer a special multicultural summer arts camp for homeless children to help them creatively express their own unique experiences and heritage, and Reins of Life teaches children how to ride and care for horses. Another program, called the Garden of Life, enables homeless children to cultivate their own food

through teamwork and cooperation, with fruits and vegetables harvested from the children's garden served at the center. Volunteers tutor the children, provide recreational programming, and serve as mentors and role models.

What are the reasons for the extraordinary success of this nationally recognized center? Some of them are evident just by reviewing the excellent array of programs and services. According to the web site, the continuum of care model that integrates services ranging from crisis treatment and assessment to education, job training, supportive housing, and home ownership motivates guests "to pursue a six-step plan to achieve long-term self-sufficiency." "Guest ownership" empowers the homeless with "leadership responsibilities enables them to discover their inherent ability, wisdom and experience to transform their own lives and the lives of others."

There are also lessons for non-profit administrators, as the center is successful at fund-raising and volunteer recruitment. Talking with some of their supporters, I learned that major reasons for their donations include the fact that the center is well managed and treats donors in a professional manner. In addition to knowing that their donations are put to a good purpose, one donor remarks, "They always invite me to their annual banquet, and they send a newsletter regularly, to let me know what's going on."

**St. Margaret's House**

Kathy Schneider has been director of St. Margaret's House in downtown South Bend almost since its opening 10 ½ years ago. Funded through the Episcopal Church, this day center is open for women and their children from 10 a.m. to 4 p.m. Monday through Friday. According to Schneider, there are three purposes for the center: 1) to meet

women's basic needs, such as a shower, lunch, use of a computer or phone, and clothing to interview for a job; 2) to give the women individual help in planning "their next step"; and 3) most important, to provide a supportive community for women who "live on the margins of society, to connect them with the world."

Some of the women live in cars, and many are mentally ill. Some have experienced abuse, and many have had problems with drugs or alcohol. Most live in poverty and lack the personal contact of steady relationships. "We provide a hospitable place for women to spend their day," explains Schneider. About 50 women and children have lunch there each day. Schneider reports that welfare reform changed the nature of the population that frequents St. Margaret's House. Now, it is largely single moms who have "a whole list of needs," not just one problem to overcome such as assistance with a utility bill. "The most talented moved on to a job," explains Schneider. Providing that in-depth help is a challenge since shelters are often full, and area resources "are stretched to the max." However, the support from the community and the support the women provide each other are what keep Schneider and St. Margaret's House going. Schneider is looking for mentors to work one-on-one with her more promising clients.

One of the most unique and heart warming aspects of this program is that there are no "rules" or attempts at social engineering. Unlike Women's Resource & Referral and some of the other agencies I have discussed, there is no bureaucratic paperwork. "We just ask that they aren't violent or on drugs," explains Schneider. Otherwise, anyone is welcome, for any length of time. "When we call other agencies to get help for a woman and they tell me 'we can't help her; she burned her bridges here,' that's hard for me to

understand." The agency's mission is taken from the Bible, "For I was hungry, and you gave me something to eat" (Matthew 25:35).

## Clara Ross: St. Margaret's House

Clara Ross calls herself the "white sheep" of her African-American biological family, the only one of eight children who grew up not hooked on drugs or alcohol, the only one who is making something of herself, she explains. It is apparent her strong will and determination account for much of her success. Ross's biological parents abused and neglected her and her siblings. The children were placed in foster homes when Ross was five years old. Ironically, her foster father also abused her physically and sexually, although the home was upper middle class. She went to parochial schools and gained a strong religious background that she credits with helping her avoid being scarred by the abuse. At the age of 13, Ross learned about the dynamics of abuse, and told her foster father he must stop abusing her.

She became a single mother at the age of 24, eventually having four children. To those who ask women on welfare, "Why don't you just stop having kids?" Ross replies, "When you have nothing, sex is all you have." She believes some girls want babies because they give them the "unconditional love" the girls have lacked. After becoming a single parent, her attitude became "I'll prove you wrong," when people said she could not succeed.

For Ross, her children provide focus and direction. She remembers thinking, "My daughter will ask me someday how my life got to where it is." After the fourth baby was born, she went back to college (she had completed one year), put her children in day care,

worked two jobs, and survived on $405 AFDC and $296 food stamps, with subsidized housing and day care. Still, she sometimes had to make a choice between eating or feeding her children. The biggest barrier to leaving welfare for her was giving up the health care benefits.

Ross now works at St. Margaret's House, helping individual women and giving motivational seminars on empowerment. She provides a good example of the success of personal responsibility, with the assistance of system supports. "Barriers are like fog," she tells other women. "They're like a wall you can get through if you're cautious. But the barrier is just an illusion, it's not real." She advises women to set goals and to change the way they think. She believes many poor women have "poverty thinking," and lack self love. Women who do not have their basic needs met cannot get past "living in that moment." Ross does not believe in welfare (entitlement) as a way of life. "Able bodied women who are quite capable of working shouldn't be satisfied on welfare." She believes women feel better about themselves when they are off welfare. "Women are survivalists."

## PACT Program: Ivy Tech State College

Through Indiana's highly successful 21st Century Scholars program, selected at-risk, income eligible high school students can receive a four year scholarship to any state university. They must agree to sign a pledge that they will graduate from high school with at least a 2.0 grade point average, and not use alcohol or drugs or commit a crime. These requirements seem reasonable for any high school student, and having a goal can keep them on track.

The regional program is sponsored by Ivy Tech State College through Workforce Development Services and includes a 10-week program for the students and their parents called PACT (Parents and Children Together), which includes motivational sessions as well as computer training. According to Kat Brook, a PACT staff member, the computer training is what draws people into the 10-week program, but the motivational sessions conducted by Betty Phelps are what keep them interested.

Brook trains the high school students on computer skills, and another instructor trains their parents separately, concentrating on less advanced and more practical uses of computers such as tracking budgets and printing flyers. Other than for the computer training, the high school students and their parents are together. Phelps uses techniques such as role reversal to help the students and parents learn to understand one another better, so they can communicate through the critical teen years. "She talks about touchy areas," explains Brook. "Some of the kids come in with attitudes, but you see that change during the 10 weeks." If a student-parent team attends at least eight out of 10 sessions, the parent receives a free class, including books, at Ivy Tech State College. "That is a real draw," reports Brook, one that gets the parent started on a path toward self improvement.

## The Institute for Neighborhoods

The Institute for Neighborhoods is another unique program that is making a contribution in a different way to women's empowerment in our community. This group organized for neighborhood action in South Bend in the fall of 2000. It received a grant to meet three times to examine the asset, knowledge, and social capital bases within

neighborhoods. Its goal is to better understand and connect neighborhoods with resources such as government, businesses, and institutions.

The keynote speaker for the first conference was Milton Dohoney, deputy mayor of Louisville, Kentucky, and past president of Neighborhoods USA. Dohoney speaks about the importance of developing an "assets" model for community development, in which neighborhood strengths are identified to provide a positive focus on which to build. This is similar to the "strengths" model of social work, where individuals' personal assets are identified to provide the confidence for their further positive growth. Building neighborhoods where people work together to solve problems can provide an important base of social support for poor, single women.

## Indiana University South Bend

Colleges and universities such as Indiana University South Bend (IUSB), that serve non-traditional students, can be an important factor in helping women to achieve self-sufficiency and empowerment. In discussing PRWORA's cutbacks in educational benefits for welfare recipients, Katherine Rhoades and Anne Statham (1999, x) state, "It is . . . surprising that few academics spoke out even though the reforms in effect were tolling a death knell for many women who could improve their chances for future economic self-sufficiency by participating in higher education." To begin with, universities, particularly those that are community based such as IUSB, can sponsor "Speak Outs" such as that organized by the University of Wisconsin in 1999, to encourage academics, particularly women's studies faculty, to educate the public, discussing the issues and how they affect women nationally, state wide, and locally.

IUSB should expand its outreach to non-traditional students, particularly women who need to pursue higher education in order to achieve self-sufficiency. The university should consider programs like Ivy Tech's PACT to attract these women and provide hope for them and their children. In conjunction, it should offer the necessary remedial and basic skills courses to prepare students for college level study and to make them feel welcome on campus. If that is deemed not to be within IUSB's mission, the university should make referrals to programs that prepare women for higher level studies. For example, an alternative would be to work more closely with Ivy Tech and/or the new community college system, so that they provide the remedial courses, then ensure seamless transfer opportunities. IUSB would still need to offer expanded supportive services to low-income women, including subsidized day care, transportation, grants to go to school, and help with living expenses. Perhaps the new housing that is being planned could offer a sliding scale or subsidies.

Once students are enrolled, IUSB should better coordinate programs and services such as personal counseling and health services, along with referrals to needed community resources. Academic advisors should help students succeed in achieving their educational goals through individual assistance, possibly creating a written "plan." Many needed services are already in place, such as the child development, counseling, and wellness centers. A little known resource, the chancellor's emergency loan fund, is also available. Like the Women's Resource & Referral "100 Women Strong" program, this fund could be used to help with the miscellaneous expenses that might keep a student from accomplishing her larger goals. Organizing all this into a package for women would largely be a matter of marketing these opportunities to current and prospective students,

and seeking sources of funding. Providing additional critical services such as affordable housing and transportation could be facilitated through creative university-community partnerships, possibly with the assistance of grants and donations. I spoke with the director of the Women's Resource Center at Lansing (Michigan) Community College, who has a similar vision for ways her office could serve as a "one-stop" center. Colleges and universities such as IUSB should write women's empowerment into their mission, to build on women's studies programs and help to ensure a long-term commitment to such programming and services.

Author Burt Nanus spoke at IUSB in October of 2000 on the topic of non-profit organization leadership. He proposed the development of an Institute for Non-Profit Leadership at IUSB. Nanus proposes that extraordinary leadership is the key to success for non-profits. Enthusiasm, the ability to bring people together in partnership, resources, innovation in programming, and above all, vision, are the qualities he cites.

It can be problematic that initiatives such as an Institute for Non-Profit Leadership are often the result of small grants, without long-term commitments for funding or other types of support. Thus, they are easily affected by changes in administration in organizations such as IUSB. Like the Institute for Neighborhoods, this type of approach can be effective in bringing people together for discussions. However, long-term change requires that such programs receive long-term commitment.

Speaking Out: Women, Poverty, and Public Policy (Rhoades and Statham 1999) is a compilation of essays from a 1998 conference held at the University of Wisconsin-Madison. It contains several excellent ideas about how universities can partner with

communities to help women move away from poverty. Jennifer Shaddock (165), discusses the importance of the liberal arts education, including,

> . . . the development of strong critical thinking, problem-solving, and communication skills; a broad-based introduction to the sciences, arts, humanities, and social sciences; an initiation into the concepts of sciences, arts, humanities, and social sciences; an initiation into the concepts of American citizenship; an appreciation for history and culture; an exposure to different kinds of people and ideas; and an understanding of the increasing necessity for life-long learning . . . [low-income women need] both a socio-economic and a psychological transformation, for sustained economic advancement . . . [employers] indicate that they value independent thinking, creativity, risk-taking, perseverance, entrepreneurship, learning for learning's sake, and strong communication skills–skills that a liberal education encourages, but a minimum-wage job stunts.

She discusses contributor Earl Shorris's Clemente Course in the Humanities, a one-year educational program in poetry, art history, logic, rhetoric, American history, and political philosophy. He developed the course for 30 low-income students in New York City. This is the type of liberal arts program that can transform lives by transforming minds. Judith Pedersen-Benn (Rhoades and Statham 1999, 172), outlines another program that could be replicated on a campus such as IUSB. As a former welfare mother, she developed a model based on her own experiences. It provides a holistic approach to move women out of poverty with six basic components: personal growth education, basic needs resource information and networking assistance, professional growth and development, support and mentoring networks, a micro-enterprise business program including small business training and/or supported employment, and a cooperative living housing arrangement for women who want to pursue a degree program.

***Summary***

These interviews validated my hypothesis that women who have left welfare are mostly working poor with multiple, interrelated barriers. Yet, these women want to take personal responsibility, overcome their barriers, and succeed. Agencies sincerely want to help them. Yet, both the clients and agencies are limited by the current system. For example, Dawanna attributes her success to Welfare-to-Work, which was a PRWORA add-on that is available only for a limited time. I gained respect for women such as Dawanna and the other clients I interviewed, who take extraordinary personal responsibility. Clara, Jane, and "Susan" worked, went to school, and took care of children on their own, on very little money. I consider them already "empowered" women. However, many of the meager supports they received through the system, including cash assistance and educational programs, no longer exist. I question if even these strong, motivated women could improve their lives as much as they have under the current system.

I also used the interviews to explore how the agencies are affected by barriers, including the barrier of the system itself. I learned that programs are indeed hindered by the "system." For example, the FSSA deals daily with the negative aspects of state politics and bureaucracy. The supervisor I spoke with expressed frustration over the fact that state policy makers do not truly understand the needs of clients. Further, she disagreed with their decision to spread operations over several sites, but she had no power to change those plans. Other issues that impact the effectiveness of programs are financial in nature, such as the YWCA of St. Joseph County's fiscal crisis. That issue of

funding is directly related to education and advocacy. As the YWCA clients expressed to me, it seems that "the community doesn't care."

I also looked for the positive characteristics that support the success of the programs and their ability to help women. One of the most important characteristics is a respect for clients. For example, the Center for the Homeless is careful to refer to its clients as "guests." These agencies also demonstrate responsiveness to real needs that are identified through personal contact with clients. Women's Resource & Referral created its "100 Women Strong" program as a result of talking with women and understanding their need for one-time cash assistance. Through its women's hotline, it realized such assistance could get women through a crisis, which can make a difference to her ongoing progress toward success. St. Margaret's House began in response to a critical need identified by a church for a simple day center for women, to provide for their basic daily needs. These programs stay close to clients, getting direct information and feedback from the users of their services. Unlike policy makers, they cannot hide in a beautiful statehouse or federal building, away from those in need.

Other characteristics of successful programs include an emphasis on providing access to education, such as the Educational Opportunity Center and Ivy Tech's PACT program. Another element that some of the larger programs have in common is their holistic approach to women's needs. For example, the Center for the Homeless provides a range of supports to address the multiple, interrelated needs of its "guests." IUSB provides numerous supports to students, and I have suggested others that could be added. Another positive factor is when a program can meet the needs of the poor while also addressing a community problem. For example, the Niles Community Development

Corporation renovated an important corridor to the city while providing low-cost housing. Partnerships can work in the same manner. For example, IUSB can provide opportunities for students to learn community problem-solving skills while involving them in meaningful service to that community. Further, students can serve as advocates as they speak out on community issues, learning to be responsible, informed citizens through the process. I have shown how lack of partnership can serve as a hindrance to success, including Women's Resource & Referral's experience with its local United Way in trying to form a coalition. The support of other women is often a positive factor in the success of programs, such as the support groups at Home Management Resources and the YWCA.

These programs achieve a level of success "in spite of" the federal system. They could be much more successful if it the system were changed. First of all, it is hoped that federal policies that supported women's empowerment, versus simply their employment, would result in adequate funding for effective programs and services. Because many programs such as those I have described operate under temporary grants or on extremely limited budgets, they are constantly in jeopardy of discontinuation. Through my interviews, I learned that the federal child care programs do not receive adequate cash flow to keep them operating locally, so women cannot depend on them. That has a tremendous effect on a woman's ability to be employed.

But funding is not enough. Such programs should also be supported by coordinated education and advocacy efforts. The government and the public need to understand the barriers and support the agencies' efforts. That type of support will help to ensure long-term advocacy for policy decisions that enable women's empowerment. It

will also ensure that women who need the services will more likely be referred to them. Programs should be subject to standardized evaluation and outcomes reporting at the federal level. However, that must be done without the additional barriers that are often related to bureaucracy. There is a difference between bureaucracy that restricts agencies from helping poor women and good management that facilitates their doing so. Evaluation and outcomes reporting should operate under good management that includes clear standards. That should be based on a shared national commitment to providing women with support services and programs aimed toward self-sufficiency. Agencies such as those I have discussed should be part of a coordinated federal plan for women's empowerment, tailored to meet the unique needs of each community. In fact, as I completed this paper, I was struck at the similarities between my vision for this system and that of a well-run organization or company. Such a system includes a well thought-out strategic plan with clearly articulated mission, values, and goals. In such an organization, the administration creates policy that empowers employees. A system of government is needed that operates in a similar manner.

# CHAPTER 8:

## Attitudes, Advocates, and Agendas

### *Introduction*

In the first part of this paper, I provided background information about who has left welfare, who remains on welfare, and the history of welfare programs in the United States. In chapters 4 and 5, I discussed ways the system of government and specific barriers hinder women's empowerment. In chapters 6 and 7, I analyzed factors of state and community programs and services that help or hinder women's empowerment, illustrating the effects of systemic and specific barriers.

In this chapter, I examine the effect of public attitudes toward welfare programs and the poor. I analyze the recommendations of advocates who are working to influence public attitudes and government policy, including groups that will lobby Congress during the upcoming reauthorization process. Finally, I discuss presidential candidates' positions on welfare reform during the 2000 election to illustrate the importance of political advocacy.

As I explained in Chapter 3, public attitudes in the United States have historically judged the poor, especially women, as "deserving and undeserving." They have attributed poverty to individual moral causes including laziness and lack of motivation. They have judged women by whether they meet "acceptable" social standards such as submissiveness and the traditional family ethic. Throughout history, these attitudes have resulted in government policies that have limited women's opportunities for empowerment.

As William Julius Wilson (1997, 159) states, "Beliefs that associate joblessness and poverty with individual shortcomings do not generate strong support for social programs intended to end inequality." Wilson refers to surveys that reveal the public's individualistic explanations for poverty rather than structural explanations such as low wages, lack of jobs, and poor schools. Furthermore, through the messages of politicians and the media, the public has the incorrect perception that those who have left welfare are living well with decent jobs. The public does not understand that welfare reform has created a class of "working poor" who cannot achieve an adequate standard of life even though they are working as hard and as many hours as other citizens. The public is generally not aware that these workers are not receiving the supports they need to overcome their multiple systemic and specific barriers to success. Thus, public misunderstandings of the reasons for poverty and the effects of welfare reform create additional barriers to women's empowerment.

The gap between public perception and reality is critical because Americans continue to value the work ethic and believe it should be rewarded. While they support welfare reform, they want to be certain that it is done fairly. If a parent works, they want to assure that the family has the means to support itself (Sweeney 2000). If the public understands that the reasons for poverty are mostly within the system and that welfare reform has created a class of "working poor," they will likely support policy changes that make work pay and programs that lead to self-sufficiency.

A poll conducted for the W.K. Kellogg Foundation, released in January 1999, supports my argument. It found that 93 percent of the public believes that people making the transition from welfare to work should have enough time and training to prepare for

Because perceptions influence attitudes, it is my argument that correcting these misperceptions through education and advocacy must be the first step in changing policy to support women's empowerment. Those who are affected most by welfare policies, including the poor women and minority populations I have mentioned, should participate in advocacy efforts on their own behalf. As Fox Piven (2000, ¶ 5) writes,

> Grass roots organizations are not just waging a low-intensity war of resistance. They are also promoting model policies that might lay the groundwork for a new national legislative agenda . . . In New York City, Community Voices Heard and other low-income groups pushed through a public jobs bill over Mayor Giuliani's veto, and in California, ACORN is close to winning a public jobs commitment from Los Angeles County . . . these local efforts are coalescing into a national movement, prodded by the prospect of a renewed congressional debate over welfare reform . . . Now may be the right time for poor people to enter national politics . . . The poor pay the heaviest price for that domination [of the corporate-reactionary alliance]. They should be in the lead of the movement that dislodges it.

The argument that grass roots groups should advocate on their own behalf is supported by the success of elderly U.S. citizens, whose advocacy efforts in recent years have resulted in media attention and public support for their rights. Their success is largely due to the fact that elderly persons are considered "deserving" by the general public. However, another major factor is that an increasing population of "Baby Boomers" has reached retirement age. For these reasons, the public has no problem supporting cash benefits for the elderly through Social Security. The elderly have become a powerful voting bloc that must be listened to by legislators. Perhaps poor mothers can successfully follow suit as the public becomes educated about their plight. That is particularly true as minority populations increase at a faster rate than Caucasians. The recent government census found there are nearly as many Hispanics in the United States as there are African-Americans. Both of these minority groups are disproportionately

represented among the poor. With more than 35 million citizens in each of these racial categories, by their sheer numbers alone, they will gain the increasing attention of lawmakers. However to be effective in lobbying for policy change, it is imperative that these minority groups improve their historically low voter turnouts.

In this chapter, I discuss 14 advocacy groups to illustrate that diverse methods of advocacy are important because they accomplish different purposes and reach targeted audiences. For example, I begin by discussing five grass roots groups that are operated by poor women or those who work with the poor. Welfare Warriors and the Kensington Welfare Rights Union were initially formed and continue to be led by poor women. All Families Deserve a Chance, Women's Alliance, and the Wisconsin Women's Action Group are also examples of grass roots groups, but they are led by middle-class women who are interested in helping others in their communities. Next, I discuss two coalitions of social agencies—Midwest Partners and the Coalition Advancing Women's Self-Sufficiency—that operate on a higher level of legitimacy within the system. I contrast their advocacy efforts with the more basic activities of the grass roots groups, illustrating that each type is important. For example, the agency coalitions gain the attention of policy makers due to their broad knowledge of issues and policy experience, but the grass roots groups provide a perspective that can only be achieved through the actual experience of being poor or working directly with affected groups.

The next category, national public relations campaigns, includes two examples—Welfare Made a Difference and the Children's Defense Fund. These groups use public relations methods to tell the stories of affected women and children in order to generate empathy and support toward these specific populations. Following that, I discuss the

important role of research in advocacy through the Oregon Families Study of the University of Oregon, the Grass Roots Innovative Policy Program (GRIPP), and the National Welfare Monitoring and Advocacy Partnership (NWMAP). The final category includes media and political advocacy. I group them together to emphasize the ability of both groups to influence the perceptions and attitudes of the mass population and thus have a major effect on public opinion and policy. Like the many barriers that intertwine to confine women, all of these voices can work together to help set them free. All of them need to be heard in the upcoming reauthorization process for PRWORA.

## Grass Roots Advocacy Groups

I begin by discussing five grass roots advocates. The first two—Welfare Warriors and the Kensington Welfare Rights Union—are operated by poor women. The next three—All Families Deserve a Chance, Women's Alliance, and the Wisconsin Women's Action Group—are run by middle-class women who demonstrate compassion for the women in their communities who struggle with the barriers I discussed in Chapter 5. These "women helping women" understand, as I pointed out in Chapter 5, that with just a little bad luck, most of them could become part of the affected group.

### Welfare Warriors

I came into contact with the Welfare Warriors from Madison, Wisconsin, at the Midwest Partners convention in December of 2000. Welfare Warriors is a grass roots advocacy group whose members believes that for mothers, work should be a choice, not a mandate. They think that all women, including poor women, should be able to stay home

to care for their children. These women are outspoken, articulate, and well organized. Welfare Warriors publishes a newsletter and has an office and a web site. Milwaukee director Pat Gowens speaks passionately about their views of welfare "deform," claiming that companies such as Wal-Mart conspired with the government to reform welfare because "they needed low-wage workers, slave labor." After studying the history of welfare reform policy cycles in the United States, I understand how she can hold that opinion. That view is supported by the theories of Fox Piven and Cloward (1993, xv) which I referred to in Chapter 3. They propose that periods of relief are historically followed by cutbacks in funding and that cycle ultimately serves the purpose of maintaining a low-wage labor market.

Gowens further claims that the media has "sold out to the government" and is unwilling to expose fraud or to dig deep enough to find it. One of her particular causes is to expose Maximus and Goodwill, the two largest W-2 welfare agencies in Milwaukee, which are receiving $58 million and $102 million respectively from the state. She claims the two agencies spent Wisconsin welfare money on travel, lavish meals, trips, and other frivolous expenses. She claims they got away with this fraud by insisting that they were "unaware of their billing errors." She points out that, ironically, single mothers on welfare who "improperly" or "inappropriately" report income are prosecuted criminally.

Welfare Warriors' solution to end poverty is "Government Guaranteed Child Support," a monthly cash program similar to Social Security Survivors Benefits that widows receive from the government. According to a flyer, the program:

> . . . allows them to supplement part-time income when their children's needs prevent full-time employment, allows them to supplement full-time low-waged work, and allows them to pursue an education to get out of the low-wage work force. What's more there is no punishment when a widow

> works to increase her income . . . And the lack of stigma, mandatory job search/training, mandatory motivational classes, etc. assure that the children and mothers do not suffer the soul deadening shame and despair that contribute to economic hardship in other single parent families . . . [this program could be afforded by] dismantling the huge bureaucratic welfare hierarchies currently operating to scrutinize, police, monitor, and mandate single moms in poverty.

Their agenda is straightforward and simple. It includes their position that mothers should not have to work outside the home, along with recommending supports to help women be self-sufficient. The following is from their flyer, passed out at the Midwest Partners convention:

- No welfare time limits.
- No economic sanctions.
- A rollback of "state control" of welfare.
- Grants providing enough income to keep families above the poverty line.
- Sufficient support to provide women with economic independence.
- Expand educational opportunities; no work-first approach.
- No limits on education and training of choice.
- Equal access to support services for immigrants.
- Use of unspent welfare funds on resources for families.
- Decent wages for "caring" work (mothers are working).
- Guaranteed government child support.
- Adequate health care, child care, and housing.

This group is influencing attitudes and, thus, public policy through its grass roots newsletter, media interviews, use of the Internet, and participation in events such as the Midwest Partners convention. In addition, it sells t-shirts to fund and publicize its

existence. *(See Appendix S.)* I was impressed with this group's remarkable organizational skills. It is evident that members are trained to be articulate spokeswomen, and were successful in placing a representative on an Oprah television segment. Furthermore, they turn their weakness—their personal experiences of poverty—into a strength as they expose the realities of their personal lives. For example, they are powerful lobbyists because they have a passion that can only be achieved by those who have experienced affliction. They are effective in recruiting new members because they understand the mentality and needs of other welfare mothers. If they can turn their growing membership rolls into votes and continue their efforts in education, lobbying, and advocacy, "Welfare Warriors" can make a difference within the borders of Wisconsin and beyond.

**Kensington Welfare Rights Union**

The Kensington Welfare Rights Union (KWRU) is another grass roots movement led by the poor. It was started 10 years ago in Pennsylvania by a group of welfare mothers and has grown into an internationally recognized organization. It simulates the conditions of poverty to provide a powerful learning experience for students. Amy Griffin (2000, ¶ 14) relates that only when she and other students were put in the simulated situation of having "two hungry children with no food, no car, and only seven dollars" did they realize the effects of poverty.

> First of all, there are no Automatic Teller Machines, or much else of convenience for that matter, in the ghetto. Since the closest fast food restaurant was 12 blocks away, and the closest grocery store even further, we could not afford to travel there. So we went to the corner store. The problem with the corner store was that everything was drastically overpriced. A can of ravioli was $3.99 and a can opener was $4.19. This was outside of our budget completely. So we waited until we could get a ride out of the neighborhood just to eat lunch.

The KWRU is conducting a national bus tour to document "how people's economic human rights have been violated." There are numerous similar projects across the nation which use poverty simulation to educate students and communities about the effects of welfare reform on the poor. I believe this is an effective way to influence public attitudes.

In sum, both Welfare Warriors and the KWRU provide examples of how poor women can use inexpensive means to organize and speak out on the issues that directly affect them. In this way, these grass roots groups practice a form of empowerment that can help them gain confidence to succeed in other areas of their lives.

The next three groups I discuss—All Families Deserve a Chance, Women's Alliance, and the Wisconsin Women's Action Group—were formed by middle-class women who were motivated by their concern for the poor. Most of the members of these groups are not employed in paid social work and most are not in positions of political power. Therefore, I categorize them along with Welfare Warriors and Kensington Welfare Rights Union as grass roots advocates.

**All Families Deserve a Chance**

All Families Deserve a Chance is a community-based grass roots advocacy group that was formed in 1991 by a graduate student in Denver, Colorado. It is based on a feminist empowerment model of practice and funded by Catholic Charities (East 2000). I like the fact that it helps affected groups become advocates. Its founder, Jean East, points out that the realities of the new legislation, with its devolution to the states and local communities, mean that "welfare reform organizing needs to be locally based,

sophisticated in a range of strategies, and sensitive to the pressures that the PRWORA regulations inflict on individual women" (East 2000, 312).

This coalition brings together women of all socio-economic levels. The group has two tiers: 1) low-income women who receive or have received public assistance; and 2) representatives of social service agencies, religious groups, and citizen advocates. Its goals are: to encourage poor people to become actively involved in order to change policy; to lobby legislators; to influence the administration of welfare; to educate the public about the societal causes of poverty and the realities of TANF; to advocate for legislation to reduce the damage to children and families caused by poverty; and to eliminate barriers.

East bases the program on key principles of feminist theory. According to several models, these include understanding the structure of patriarchy in maintaining women's subordination; exposing the role of sexism, racism, and classism in the oppression of women; recognizing that personal problems have political dimensions; using consciousness-raising as a strategy for renaming reality and experience; and emphasizing the importance of power and empowerment as tools for change.

East (2000, 317) argues that feminism "reconceptualizes power as a force of energy that is inherently noncoercive and which is oriented to liberating the strengths and energy of women and others." Like the grass roots advocates, the low-income women who are participating in this coalition are developing their knowledge and voice, a sense of control and responsibility, and their personal strength. Through this process, their lives are changing. The women now have tools to navigate the changing governmental system and to overcome personal barriers. That is the essence of empowerment.

**Women's Alliance**

Women's Alliance, sponsored by the Healthy Communities Initiative of St. Joseph County, Indiana, is another group of grass roots "women helping women." It is made up of more than 200 women from diverse professions who share a common interest in developing women's leadership for their community. One of their primary goals includes advocacy for women's issues. One of the founding members is Julie Vukovich, a dynamic individual who works as an aide to Congressman Tim Roemer. She also serves as area director of Youth as Resources, a national program operated locally through the Youth Services Bureau. Several of my interviewees for this paper mentioned Vukovich as being someone who cares deeply about women and youth and demonstrates her concern in practical ways. Vukovich herself believes that Women's Alliance is an important group because it helps women get involved and gain strength through their collective voice.

"Don't wait to be asked. Just do something," is her advice to those who want to make a difference. "It's not always about money." She celebrates the fact that there are now 13 women in the national Senate and that women are gaining power at all levels of government. As this happens, women's issues can be more adequately addressed. Vukovich argues that, in a way, the incentive to change welfare came from the recipients themselves, not from Congress. In her opinion, women do not want to be dependent on cash entitlements; instead, most want to gain skills for self-sufficiency. However, she understands the problems that have been created by pushing women into the workforce without adequate supports. "They need the tools to get from 'here to there'" such as

education and training, she explains. The "soft skills" like self-esteem and "getting to work on time" are also important.

According to her, the schools have inherited social issues along with education. Educators must deal with the effects of such barriers as poverty, inadequate housing, hunger, health problems, and substance abuse. Therefore, partnerships between social workers and schools should be formed to help children by assisting their families. For example, she believes that many Hispanic families who are not receiving needed social services could be reached through their children's schools. Also, "more of us need to open our place of business" to give women who have been on welfare a chance to enter the workforce, she argues. In fact, Vukovich has an employee who is leaving TANF and believes much can be done by "individuals helping individuals." She admonishes: "Never forget someone who needs a helping hand." She also maintains that, in her view, many women need more time on cash assistance, while preparing to become self-sufficient, than Congress has provided through PRWORA.

According to Vukovich, state and local control of programs can be a positive factor when the programs are well managed, but she agrees that "some states do a better job than others." She believes Congress was moving away from partisan politics over the past 10 years but that now "they may be moving back in the other direction. It's hard to know what will happen [with reauthorization of TANF]," she explains. Vukovich is an individual who puts her beliefs into practice as she attacks community problems through programs such as Women's Alliance.

With the leadership of women such as Vukovich, who have a similar commitment to helping others, the Women's Alliance is speaking out collectively on specific

community matters of concern to women. For example, the group is currently examining the issue of inadequate child care in St. Joseph County and determining ways it can advocate for better care. At a recent meeting, a representative from United Way pointed out that there are more than 400 women on the waiting list for subsidies. I pointed out that it is difficult to find child care during the evenings and nights, when many low-income women work. I added that the low incomes of child care workers are an additional cause for concern. As a result, the Women's Alliance is considering writing a column in the South Bend Tribune to educate the community and advocate on behalf of women on issues such as these. Moreover, the fact that members meet monthly and represent many of the most powerful organizations in the community helps to generate broad-based support and to marshal necessary resources. This type of grassroots group could easily and inexpensively be replicated by other communities.

**Wisconsin Women's Action Group**

The Wisconsin Women's Action Group provides another example of how women can make a difference. They developed the following agenda, which has a feminist and global perspective, recognizing, for example, the effect of global "free trade" on workers in the United States. The agenda includes some creative solutions, emphasizing education and advocacy. It is evident that this group spent a great deal of time and energy discussing solutions. Their agenda calls the University of Wisconsin to action, as I have proposed for IUSB. Following are some of the highlights (Rhoades and Statham 1999, 257):

- Economic security requirements: Implement higher minimum wage, gender wage equity, national day care, national health care, more and stronger unions, subsidized housing, and other benefits such as pensions; recognize global threat in "free trade" initiatives such as NAFTA and GATT that eliminate subsidies for basic necessities; work to counter global trends such as sweatshops and exploitation of sex workers.
- Child care: Create hotlines for support and referral; provide quality, affordable, and accessible child care; provide safe, convenient transportation to and from child care; boost pay and training for child care workers; increase use of grandparents' programs; provide field trips and enrichment activities.
- Child support: Update state-wide computer system to accrue arrearages; enforce collections for women not on welfare; continue SSI payments to women even if they are getting child support.
- Domestic violence: Explore the pervasiveness in our society; redefine what violence toward women is; build this issue into women's studies curricula and advocacy; raise awareness among employers; work for economic well-being of women so they do not have to choose between violence and survival; publicize information about available services.
- Education and training: Mobilize state educational systems for support, education, and training for low-income women; press University of Wisconsin system to create an Educational Support Office to offer supportive services to low-income women in higher education.

- Empowerment and personal healing: Begin early to bridge communication gaps within families; develop support systems such as women's centers in communities; institute writing workshops for women to express pain; form support and consciousness-raising groups, peer-led; provide counseling on a sliding scale.
- Health care: Require social service workers to provide complete information on services; lobby Congress; oppose any encroachments on reproductive rights; support continued schooling for teen mothers.
- Housing: Provide/increase funding for low-income housing; disperse low-income housing throughout metro area; increase availability of low-income housing in job-rich areas.
- Transportation: Provide bus service in metro areas seven days, 24 hours; design car pools for rural areas; provide grants for affordable, safe vehicles to low-income women; increase public transportation routes from urban to job-rich areas.
- Action statements: Fund ombudsmen/persons state-wide and locally; provide a way to document problems with the system; establish a state office designated to respond; institute tracking system for those leaving the rolls; provide public education about poverty and its impact on the community; enable states to start organizations that have collaborative structures between the poverty community, service providers, and academia to change images of what poverty is about.

The grass roots groups I have described contribute a great deal to advocacy efforts on behalf of poor women. The first two groups—Welfare Warriors and the Kensington Welfare Rights Union—speak from their own experience of being poor and living under welfare laws. The others I discussed—All Families Deserve a Chance, Women's Alliance, and the Wisconsin Women's Action Group—were formed as a result of women's concern for other women in their communities. While it is important for these grass roots to be advocates on their own behalf, it also important that they be joined by groups that have a higher level of official power. I discuss some of those groups in the following section on agency coalitions.

## Agency Coalitions

In contrast to the grass roots advocates I have discussed, there are many advocates that operate with a higher level of power within the government system. The individual agencies involved in the coalitions have gained the respect of public officials and policy makers through their records of success in lobbying, fund-raising, public relations, and marketing. Unlike most grass roots advocates, leaders of these agencies have academic and cultural backgrounds are similar to those of policy makers. Therefore, they "speak the same language" as the policy makers, resulting in their acceptance by the public officials and policy makers as legitimate spokespersons. When they come together in coalitions, their power is enhanced. Midwest Partners and the Coalition Advancing Women's Self-Sufficiency are examples of successful agency coalitions.

**Midwest Partners**

A coalition of agency representatives from six states, Midwest Partners was formed to develop a regional platform to present to Congress. Membership is based on their shared commitment that the end objective of welfare reform must be poverty reduction. As I have mentioned, I attended their convention in December of 2000 in Chicago along with a group of about 200 agency professionals and grass roots advocates. The following description of that meeting provides an example of how debate can productively achieve consensus.

During the convention, the discussion was often heated as the grass roots advocates—mostly poor and women, many minorities—frequently became impatient and angry at the rhetoric. They pleaded that their needs were a matter of life and death and accused the speakers and agency representatives of being concerned only with their own funding. They argued that money was being wasted on ineffective, bureaucratic programs when it should instead go directly to the poor. The professional workers, mostly middle-class white women, responded that they had "to work with the realities of the political system" in order to achieve results. A representative of Welfare Warriors argued, "We have to start with a strategy of what's right, not what they'll [legislators] settle for!" Both views are legitimate, so it took a great deal of discussion to arrive at a common understanding and finally create an agenda.

The moderator set the tone by pointing out that national policy makers and the general public truly believe that welfare reform took care of poverty. Therefore, she argued, the goal should be to refute that belief and make recommendations to Congress. The opening panel included prominent speakers Mark Greenberg, senior staff attorney

with the Center for Law and Social Policy, and Eileen Sweeney, of the Center on Budget and Policy Priorities. Both are proponents of changing the current welfare system. Sweeney worked with Marian Wright Edelman of the Children's Defense Fund to try to protect entitlement in the PRWORA law. According to Sweeney, there is a new climate in Congress, as lawmakers who were there in 1996 have not paid much attention to the issues and another one-third are new members. Some of the newer senators, including Ohio's and Indiana's (Evan Bayh), bring a governor's perspective. As a result of these factors, there may be new opportunities to educate senators and change the laws. Members of Congress must know that there are many voters in their districts who care about welfare reform and alleviating poverty. Sweeney said that Wisconsin's governor Tommy Thompson, may be considered for Secretary of Health and Human Services [later confirmed]. The negative reaction of the Welfare Warriors was indicative of his unpopularity among that state's poor.

Greenberg reported that TANF is only part of the reauthorization issue, which also includes the child care block grant, food stamp program, immigrant benefits, and abstinence education. "We need to raise new issues, or they'll make the same decisions [e.g. time limits, economic sanctions, no entitlement]. There can be no progress in re-arguing 1996." Furthermore, he argued that there may be hearings in the coming year. As a result of the 2000 elections, those may be either divisive or consensus seeking, depending on how members of Congress respond. Greenberg also pointed out that in 1996, the main issues were promoting work and reducing out-of-wedlock births. Congress feels the first goal was accomplished, so they will focus on the second. Greenberg predicted that welfare workers will be expected to promote marriage. One

woman remarked that they (welfare mothers) used to be punished for having a man live with them, now that was going to be encouraged.

Greenberg reported that sexual abstinence education would likely be another controversial, high profile issue during the reauthorization process. Other considerations will be assistance for low-wage workers (the "working poor") as well as services for non-custodial parents to engage them in the lives of their children. He confirmed there are major questions about where the money went under PRWORA and who benefited. States need to account for the unspent funds that I have discussed in this paper. The federal government needs to clearly articulate to the states how the funds can be spent and what can be counted as MOE. Sweeney confirmed that some states are using unspent TANF dollars to help low-income working families, but that practice is not widespread. Congress must insist that states use TANF dollars for supportive services and that the purpose of PRWORA is to help low-income people maximize their potential. Greenberg argued that we need a serious measure of outcomes, perhaps doing away with participation rates as a measure of welfare reform success. In identifying allies in Congress, Greenberg said there are few. It is generally recognized that Minnesota Democratic Senator Paul Wellstone is "a good friend, but he's in a league of his own."

Sweeney confirmed that the arbitrary state policies which have resulted from devolution are a major problem. For example, 36 states use full-family sanctions and 500,000 families have been sanctioned since 1996; two-thirds of them never returned to welfare. Yet, in some states, such as Colorado, there are no sanctions. Families are reaching time limits in some states, with about 60,000 individuals nationally having thus far lost benefits. And while there are no time limits on the use of MOE funds, few states

are evaluating how they can combine TANF with MOE to assist families. Since it is unlikely that Congress will eliminate the 60-month time limit, Sweeney emphasized that Midwest Partners should not "take on that issue frontally." Success will be more likely achieved by modifying the exclusions to the time limits and using MOE funds more effectively to assist families.

The poor women in the audience did not seem to understand that strategy. They expressed numerous fears, mostly related to their children. One woman claimed Minnesota is planning to take away their children. She said that an orphanage was scheduled to open the day the time limits expire in her state. Another woman pointed out, "A lot of problems in public schools are because mothers are being required to work. We're raising a generation of angry children." Another said, "The men in Washington don't care. Welfare reform is hatred of women. We're just fighting for the right to raise our kids."

After the conference I contacted its director, Sue Armato. I asked her opinion about the differences in communication styles, perceptions, and goals between the poor people and the service providers and speakers. I asked about the difficulties that may present for organizations such as Midwest Partners. Armato commented (personal e-mail communication, December 18, 2000),

> For us to reach out to non-traditional players, who often have more power than we do, we need to learn how to speak their language. This is a challenge because we often want to speak about poverty from our personal and emotional perspective because that is what poverty is. If we can learn how to present the issues in other ways that are gripping to business and more conservative people, we can really move these issues along . . . There is such a need for good marketing/communications people with an understanding of the issues and social work. Bridging those worlds is difficult but is very critical in the end.

Following is a summary of the Midwest Partners platform that was finally created. It includes practical recommendations that organization believes can be accomplished given the realities of the political climate. It focuses on recommending exclusions to the time limits, making effective use of MOE funds, and creating effective state policies that will help the poor.

- TANF funding: TANF funding to states must be fully maintained to help families move from poverty into sustainable jobs that provide adequate wages to support families, increased for inflation. States' MOE levels must be preserved so they can provide for families living in poverty, with the flexibility to implement supportive services.
- TANF goals and outcomes: State outcomes must be measured through a standardized set of data redefined by indicators such as food stamp usage, Medicaid/CHIP enrollment, and child care subsidies, as well as family well-being indicators. States must report on jobs attained, including wages, benefits, hours of work, and length of employment. They must identify whether appropriate training was offered.
- Working family assistance: User-friendly child care subsidies, affordable housing, transportation, Individual Development Accounts to develop assets, and post-secondary education opportunities should be provided to stabilize employment. TANF cash support should be provided for persons working part-time.
- Families with multiple barriers: People experiencing mental or physical health problems, substance abuse, low skills, literacy barriers, and domestic violence

must have these barriers identified and receive support services. Families must be made aware of all resources available to them, and service providers must also be aware of the wide range of resources.

- Time limits must be revisited: Families engaged in work activities, including part-time work and school, should have time limits suspended. TANF recipients completing service plans should not lose benefits. The 20 percent hardship exemption should be eliminated and states should be given the authority to exempt any families with significant barriers to employment.
- Other issues: Non-custodial parents must receive workforce development supports. Child support dollars should be distributed directly to families, not kept by the states. The "work first" approach of TANF must be changed to a workforce development focus. Imposing moral outcomes upon poor families is not acceptable; birth control options beyond abstinence should be provided and marital status should not be an indicator for bonuses.

As an observer at the conference, I felt the heated atmosphere was uncomfortable, but it proved to be a healthy and productive debate. This is the type of open, inclusive discussion that needs to occur across the nation in order to create mutual understandings between the poor, service providers, advocates, and policy makers.

As a result of the Midwest Partners convention, I came into contact with the Michigan League for Human Services. That agency serves as a link for welfare advocates in Michigan, publishing papers and monitoring Michigan's services. I have volunteered to help contact legislators, interview welfare clients, and help organize local efforts. In contrast to the grass roots advocates that I have discussed, coalitions that represent

government and large social agencies have resources such as access to power and funds. For example, they are able to bring high-level speakers to their conventions. Moreover, their platforms are heard because members are respected in "legitimate" social services and legislative structures. Through the Michigan League, I also became involved with one of its subcommittees, the Coalition Advancing Women's Self-Sufficiency (CAWSS). I met with them on March 23, 2001, at Michigan State University in Lansing, the state capitol.

**Coalition Advancing Women's Self-Sufficiency**

The members of this coalition represent community colleges, universities, YWCAs, public and private advocacy groups, and other agencies throughout Michigan. They are concerned with helping women improve their lives through access to education and training. On the day we met, they were specifically interested in a bill that was going to the state legislature. The bill would increase educational opportunities and related support services for TANF clients. The major concerns were that ESL (English as a Second Language) be included as a work activity and that the 12 months allowable for training and education could be either consecutive or non-consecutive, to add flexibility. They carefully reviewed the memberships of appropriate House and Senate committees that would be taking up the matter and discussed strategies for contacting each member. That included arranging testimony, phone calls, and visits during the time that the bill would be in committee. One of their most effective tactics is to bring TANF women into the State House to tell their personal stories of how education is making a difference in

moving them toward self-sufficiency. However, members admitted that it is difficult to work with legislators who do not have a great deal of background on these issues.

One of the CAWSS members, Joanne Werdel of the Center for Civil Justice (based in Saginaw), presented a preliminary report of a study she recently completed on "Student-Parents in Post-Secondary Education Who Receive Assistance from the Family Independence Agency." She received responses from 114 women who reported their biggest obstacle to education was child care. Sixty-six percent reported it was a problem that they were not able to get FIA child care payments for the hours they spent in class (only for the hours they spent working). Fourteen percent said they had to drop out of college at some time because of the inability to find adequate, reliable child care and 11 percent reported they had to drop out because FIA denied or took too long in processing child care payments. Twenty-eight percent said they had to drop out because they could not meet work requirements and go to school at the same time. Many of the respondents said they were simply not aware that FIA and educational benefits could go together. For example, 89 percent stated their caseworkers did not volunteer any information about counting education hours toward meeting work requirements. In fact, the women reported negative comments from their FIA or Work First case managers about education.

Interestingly, the next (guest) speaker at the CAWSS meeting was Janet Howard, director of the Welfare Reform division for Michigan's Department of Career Development. She began by saying that Michigan had a long history of trying education-based programs to get recipients off the welfare rolls, but that such programs were proven not to be effective. Arriving after Werdel's presentation was completed (thus, not hearing the results of her study), Howard gave a glowing report about the success of Michigan's

one-stop centers throughout the state and the 10-10-10 program that has allowed recipients to count 10 hours vocational/occupational education/training, 10 hours work, and 10 hours study time as their work requirement for TANF since July 13, 1999. However, she mentioned that fewer recipients are taking advantage of the educational programs than her agency had hoped and that their focus groups showed that women are not generally interested in a "career path." I asked her whether any of the women had responded, as they did in Werdel's study, that they were unaware of the educational benefits. She replied that her focus groups were done in the early implementation period of the new policy and so the women surveyed could not have been expected to be aware of the programs. (In that case, I feel she should not be using the focus group studies to make her point that they were not interested). However, Howard accepted a copy of Werdel's report to review. From the tone of the meeting, I gathered that the advocates work very carefully with such policy makers and legislators in order not to antagonize them, but to educate them.

This meeting confirmed that TANF clients are a mixed group, particularly in Michigan. The members of CAWSS who work in inner city Detroit said they have many hard-to-serve clients who view welfare dependency as their rightful way of life. Others agreed that most of the women are struggling to improve their lives, are willing to work hard, and deserve necessary supports, particularly in the area of education and training.

As coalitions such as Midwest Partners and CAWSS meet to discuss issues and share concerns, they gain increasing power to speak out on the issues in an organized manner. That is because each individual benefits from the knowledge and research of the others. These groups use that power to affect government policy in several ways,

including educating their own members, lobbying members of state and national legislative bodies, and supporting research efforts such as Werdel's. Furthermore, they monitor legislation at the state and national levels and maintain a central office to organize their activities. Because of their organizational capabilities, they can maintain extensive information on policies and practices, along with data bases of supporters and policy makers. Because they have adequate funds, they can publish and mail reports. The high level of education and experience increases the group's effectiveness. They are savvy to the workings of the legislature, which assists them in lobbying efforts. Unlike the "Welfare Warriors" and some other grass roots advocates, these agency coalition members have become skilled at exercising restraint. That was exemplified by their respectful treatment of Janet Howard of the Michigan welfare division at the CAWSS meeting despite her inaccurate representation of welfare leavers' disinterest in educational and training programs.

## National Public Relations Campaigns

The next two groups, Welfare Made a Difference and the Children's Defense Fund, represent yet another type of advocacy. These national public relations campaigns focus on a specific message or target audience to demonstrate that poverty issues and barriers involve more than statistics. Through their publicity efforts, they educate the public that poverty and associated barriers affect real women and children. In that way, they create an emotional appeal that makes them powerful advocates.

**Welfare Made a Difference**

The national Welfare Made a Difference campaign tells the personal stories of women who have moved out of poverty due to the assistance of welfare supports that no longer exist under PRWORA. The group's agenda echoes many of the recommendations of others. What is different and worth noting here is its approach. The campaign effectively advocates by relating the personal stories of individual women, accompanied by dramatic photos. This technique reaches people at an emotional level, a key method for creating empathy and affecting attitudes. In fact, their campaign clearly illustrates that the following factors can make a difference in women's lives:

- Adequate income.
- Assistance that is based on need, not time.
- Access to services and dignified treatment.
- Equal assistance for immigrants.
- Education and training.
- Work at living wages.
- Valuing all work, including caring for children, the elderly, and the less able.
- Protection from domestic violence.
- Affordable, quality child care.
- Affordable, comprehensive health care.
- Child support.
- Safe, affordable housing.
- Accessible transportation.

This list includes many of the barriers I discussed in Chapter 5. By telling the stories of women who succeeded because they received the above services, the Welfare Made a Difference campaign makes it clear that many others will not be able to succeed without such services.

**Children's Defense Fund**

The Children's Defense Fund (CDF) advocates effectively on behalf of the special interests of children. This organization uses research, education, and advocacy to convince the public that welfare reform is harming innocent children. Historically the least powerful members of our society, children are also the most vulnerable because they cannot speak out on their own behalf. After conducting a study of low-income families that left welfare, CDF gave the following recommendations related to PRWORA (Children's Defense Fund 2000):

- Parents should receive adequate work supports.
- Child care programs should be adequately funded.
- Low-income parents should receive education and skills to succeed.
- The federal time clock should be stopped when parents are working or participating in education or training programs.
- The federal minimum wage should be increased so pay for full-time work exceeds the poverty line.

During most of this century, the public has responded well to appeals on behalf of children. As I described in Chapter 3, the Welfare Rights Organization (WRO) successfully stopped Nixon's Family Assistance Plan because WRO emphasized the

negative effects the program would have on children. Advocates can still successfully utilize emotional appeals to build support for policies and programs that will assist poor children. For example, CDF uses statistics that clearly illustrate that children are the innocent victims of welfare reform. For instance, they point out, "the number of children living below one-half of the poverty line (or less than $6,401 for a three-person family in 1997) grew by 400,000 between 1995 and 1997" (Children's Defense Fund 2001, ¶ 13).

Their publicity subtly but effectively presents information from a child's perspective. For example, instead of saying that only one out of ten *mothers* who is eligible for child care assistance under federal receives any help, they state, "only one out of ten *children* who is eligible . . ." (Children's Defense Fund 2001, ¶ 2, emphasis added). At the same time, CDF recognizes in the above agenda that parents' success is critical for their children's well being. While many citizens are able to justify classifying many women as "undeserving" for the reasons I have discussed throughout this paper, it would require a hard heart to judge any child in that way. For that reason, the Children's Defense Fund is a powerful advocate on behalf of poor families.

## The Use of Research in Advocacy

The use of research is critical in advocacy, both in formulating policy and in monitoring and evaluating programs. The first research group that I discuss in this section—the Oregon Families Study—is sponsored by the University of Oregon. The next two—Grass Roots Innovative Policy Program and National Welfare Monitoring and Advocacy Partnership—are national research-based advocacy programs funded by private sources. While grass roots groups, agency coalitions, and national public relations

campaigns are important for the reasons I have discussed, policy makers also need highly credible information that is based on solid research. It is only responsible that they look to academicians and researchers to provide the solid data necessary for making decisions that impact millions of people and cost billions of dollars.

**Oregon Families Study**

The University of Oregon demonstrates through its Center for the Study of Women in Society how academic research expertise can be used for advocacy. That center conducted the Oregon Families Study, which resulted in 32 recommendations for reforms from the perspective of current and former welfare recipients (Acker, Morgen et al. 2001). The most frequent recommended changes include: improving client-staff relationships and communication; increasing eligibility limits for such assistance as food stamps; implementing a more gradual phase-in of increased co-payments so modest income gains are not offset by reductions in benefits; increasing access to higher education or job training; and increasing the age of a child from three months to one year for the time when a parent must seek and accept employment.

In addition to utilizing faculty experts in exploratory research and sponsoring quantitative research, universities also train students to become researchers for advocacy groups. I describe two of those groups in the following pages.

**Grass Roots Innovative Policy Program**

The Grass Roots Innovative Policy Program (GRIPP) is a program of the Applied Research Center, a public policy, educational and research institute whose work

emphasizes issues of race and social change. Funded by the Ford Foundation, GRIPP was formed when the Applied Research Center discovered that there was a need to protect the legal rights of the poor and to advocate for greater respect from welfare offices. As a result, GRIPP's "Model TANF Plan" for states begins with the "overriding principle that . . . state TANF programs and policy should be human-centered and not driven by notions of efficiency" (Applied Research Center 2000, ¶ 4). Its policy program is intended to support those who remain on cash assistance as well as other poor people. A summary of this program follows:

- Develop, distribute and update TANF Information Guide and TANF Bill of Rights: This recommendation is for states to write these publications in clear terms, then distribute them widely.
- Institute fair and effective use of funding sources: This includes a group of specific recommendations for states to use TANF for cash assistance and to use their flexibility in MOE funds to cover other needed services.
- Maximize 60-month eligibility limit: This includes specific recommendations for states to extend time limits.
- Broaden family eligibility requirements and child care assistance.
- Advance clients' efforts to increase income and other assets: This recommendation encourages states to broaden the use of "earnings disregards" (assets or income subtracted from household income in determining family need).
- Implement fair and reasonable sanctions: The plan recommends strict limitations on the use of sanctions.

- Protect right to privacy.
- Create and support independent ombudsperson: This person would address a full range of problems, including all forms of discrimination.
- Advance community input and partnering programs: This recommendation is to create statewide TANF advisory councils that include community based groups. The councils would publish reports, then review and discuss them in public forums focusing "on the impact of TANF on the state's children and low-income homemaker, unemployed, and working poor adults" (Applied Research Center 2000, ¶ 22).

As I noted in Chapter 3, throughout history, the poor have often been considered "unworthy" or "undeserving" of public assistance. I argued in Chapter 5 that they have been considered unworthy of the same rights as other citizens, such as adequate child care, health care, education, and housing. GRIPP recommends publishing information about welfare recipients' rights, in clear language that they will easily understand. Doing so would help welfare recipients gain confidence to become their own advocates, particularly within welfare offices and in maneuvering the legal system. GRIPP's final recommendation, to publish reports and then discuss them in public forums, is an excellent suggestion for building public support. That support, as I will argue in my conclusion, can result in lobbying efforts that will help to change government policy.

**National Welfare Monitoring and Advocacy Partnership**

Another organization that utilizes research to assist with advocacy efforts is the National Welfare Monitoring and Advocacy Partnership (NWMAP), a collaboration of

organizers, advocates, service providers, and researchers from across the United States who are concerned with the well being of low-income people. Its activities are threefold: monitoring, advocacy, and organizing. In addition, NWMAP created a uniform survey instrument to gather information about the effects of TANF policies. The survey attempts to uncover which families are losing benefits and why, which are employed, and which are experiencing hardships or improvements in their lives.

The survey was also used to prepare a report by the Chicago Coalition for the Homeless, which surveyed welfare leavers who were in homeless shelters and compared the results with a telephone survey of all leavers conducted by the Illinois Department of Human Services (Dworkin 2000). Based on this study, the following recommendations were made specifically for Illinois:

- Until they have successfully transitioned to self-sufficiency, immediate and continuous access to benefits should be available to eligible families.
- Increased resources should be allocated for health insurance, transportation assistance, and housing assistance.
- Better utilization of existing supports must be implemented including childcare assistance, food stamps, Medicaid, and "Work Pays."
- Increased resources must be provided for higher education and skills training.
- Illinois should adopt the Family Violence Option.
- Increased eligibility for unemployment insurance should be available.

Providing such a template for research is an excellent way not only to assist individual state advocates but also to facilitate evaluation at the national level. As I mentioned in Chapter 4, one of the major problems with the policy of devolution is the

difficulty in evaluating programs and services. As I noted in that chapter, since there is no consistent framework for evaluating their effects, the increasing disparities have created confusion and inequity. Model surveys such as the one created by NWMAP would help to solve that problem. They provide additional credible data to help change public perceptions and attitudes, thus pressuring the government to change policy to benefit poor women and their children.

## Media and Political Advocacy

All of the advocates I have discussed in this chapter are helping to change public attitudes and perceptions in some way. Due to their budgets or their mission, their effectiveness is limited geographically or to specific targeted audiences. However, the two groups that I discuss in the following category—media and political advocates—have the ability to influence millions of people in a way that is unprecedented throughout history. The media is a powerful and pervasive influence on the general public, which in turn influences policy makers. Political advocates raise huge amounts of money and use sophisticated methods to convince voters to support candidates who, if elected, create policy. Even if a candidate is not elected, he/she can expose millions of people to new ideas through the campaign process. In that way, public perceptions and attitudes can be influenced. In the following sections, I discuss the importance of media and political advocates and how they affect public opinion. By doing so, they help to determine who controls policy decisions in our nation.

**Media Advocacy**

The media presents a powerful voice that affects public opinion and thus influences policy makers. That voice is often heard through sound bites as opposed to responsible coverage of all sides of complex issues. It is true that many Americans want only brief bullets of news. However, there are many others who want thorough and accurate information from expert sources. There are some fine media that have filled that gap between sound bites and in-depth coverage. Most notable, in my opinion, is National Public Radio (NPR). NPR reports interesting and complex issues in a format that is intelligent and entertaining. I also want to commend the South Bend Tribune for reporting the issues of welfare reform in a balanced manner, and I have referenced several articles for this paper. For example, the Tribune's editorial board included welfare reform in its annual agenda ("Agenda 2001" 2001, B-1), stating,

> Multiple generation cycles of welfare dependency do no good for individuals or society . . . People who could not support families on the low-paying jobs available to them *still* can't support their families. Especially in the event of an economic downturn, the gains made through welfare reform could be quickly lost if solutions are not found in education, reducing teen-age pregnancy, a reasonable minimum wage, available child care and supportive institutions, such as after-school programs for children of working parents . . . no amount of reform will change the fact that there will always be millions of people in America who cannot meet all their own needs. Whether due to mental disability, poor physical health or age, some people cannot be self-reliant. They require, and deserve, the care of a compassionate society.

The Tribune argues it is the joint responsibility of government and private charities to provide this support. It is gratifying that our local newspaper accepts responsibility to investigate, report objectively, and advocate editorially on behalf of important community issues such as welfare reform. This is an example of how the media can serve as an advocate for members of its community.

**Political Advocacy**

Like the media, political advocates have the ability to reach masses of people with their messages. They raise huge amounts of money because donors realize they are playing a role in formulating policy for the future of our country. Columnist Matthew Miller articulates the central role of politics in determining federal, state, and community priorities. In asking that the government consider universal health care in lieu of a repeal of the estate tax, he writes (2000, ¶ 9),

> . . . I thought after Democrats agreed to scrap the old welfare system–you know, showing we could dole out 'tough love' with the best of 'em–the decks would be cleared for new efforts to make life more decent for millions of Americans who work but live in poverty . . . Politics is about pragmatically deciding, given today's situation, what should come next–what are our priorities as a community?

As we have seen throughout our nation's history, elections can dramatically alter the direction of national, state, and local policy. Working on this paper during the presidential campaigns in the fall of 2000, I researched the candidates' positions on women's empowerment, poverty, and welfare reform. The following information illustrates the range of decisions faced by voters on these issues. Through the political process, the candidates and their followers served as advocates for their particular viewpoint. Other types of advocates, such as Community Voices Heard and the League of Women Voters, monitor candidates' positions to help voters make educated choices.

The Community Voices Heard Voter Education Card, which I will discuss later in this chapter, demonstrates how an organization can utilize the Internet for education and advocacy. The candidates also used the Internet heavily to convince voters to support them. Along with "creating the Internet," Democrat Al Gore took credit for the "success"

of welfare reform. He was noted for exaggeration, illustrated by the following comments he made at the Democratic national convention: "I fought for welfare reform . . . Over and over again, I talked to folks who told me how trapped they were in the old welfare system . . . so I fought to end welfare as we then knew it . . . Instead of handouts, we gave people training to go from welfare to work . . . " (http://www. washingtonpost.com). His web site (http://www.algore.com) at least rhetorically demonstrates a deeper understanding of some of the issues,

> While we should be pleased by the progress made so far, we should also recognize that there are still welfare recipients who need help in finding long-term employment. That is why the administration has fought for additional assistance programs that will work in conjunction with the welfare reform bill passed in 1996. For instance, the 1997 Balanced Budget Act included a $3 billion welfare-to-work fund to assist states and local communities move long-term welfare recipient into the workforce. The Balanced Budget Act also included tax credits that will encourage employers to hire individuals off the welfare roles [sic]. To continue our progress and to improve the system even more, the administration is fighting to provide 25,000 additional housing vouchers to help people move from welfare to work. These vouchers will make it easier for people to live near their jobs, cutting down on transportation costs and allowing parents to spend more time with their kids. I will also fight for increases in child care subsidies and tax credits, and for more funding to improve the quality of child care, so that working parents earn the best possible benefits for their families. I want to make sure that working parents can gain access to quality nutrition and health care, and that they have time to provide the love their children need.

However, Gore lost the election so we must look to the policies of our new president, George W. Bush, for leadership. He has been notorious in social work circles for a perceived lack of concern for the poor. Welfare rights advocates point out that during his remarks at the Republican national convention in September of 2000, he said, "And in the next bold step of welfare reform, we will support the work of homeless shelters and hospices, food pantries, and crisis pregnancy shelters"

(http://www.washingtonpost.com). That seems to suggest that he believes these services are good options for those leaving welfare. The Washington Post web site also quotes him as saying, on June 14, 2000, that "the states ought to be given maximum leeway . . ." and that welfare reform is the "state's business." His web site (http://www.Georgewbush.com) takes a distinctively hands-off approach to the issue of welfare reform, with a mandate for even more state versus federal government control. He promises to provide states an additional $1 billion over five years for preventative services to keep children in, or return them to, their homes whenever safely possible. His tactics include helping states to establish paternity registries to encourage fathers to take responsibility for their children. Failing that, he would facilitate adoption if that were the mother's wish or if required by the state. Bush promised to provide $200 million in competitive grants for initiatives that would promote responsible fatherhood and combat the "crisis of father absence," with additional grants to organizations that conduct marriage education courses teaching conflict resolution. Ellwood (Green 2000, ¶ 23) comments,

> I think Gore would do more to support working folks, but I'm not sure the differences are huge on welfare per se. Both administrations are going to have to address the problem of these hard-to-serve cases, once we're down to that, though I suspect Gore would be more concerned about the issue. And if there's a recession, both are going to have to deal with the fact that the current system is not very well designed to cope with recessions. Under either president, old-style welfare is unlikely to return. But I worry that if we had a Republican Congress and a Republican president we might see much more radical changes: perhaps time-limiting food stamps or the elimination of other major parts of the safety net that could be very, very harmful.

Since coming in to office, Bush's rhetoric (for example, his speech at Notre Dame's commencement on May 13, 2001) has been one of compassion for the poor and support for social welfare and poverty programs. His proposals include increasing federal

aid to low-income home ownership programs from $25 million to $75 million and adding $1.6 billion in new funds to treat Americans with drug addiction. His widely publicized proposal to use federal funds for local "faith-based" initiatives is receiving mixed support. As the South Bend Tribune ("Welfare may be changing, but poverty is a constant" 2001) suggests, it is unwise to directly fund religious organizations, but the idea of supporting such organizations through tax credits may be a good one. That would encourage individuals to support agencies they believe are helping their communities. It is clear that Bush will not support eliminating the policy of devolution. It is likely, however, that he will be attentive to public opinion polls. That is key because their public popularity indicates a politician's chances of implementing policies and being re-elected. Therefore, if political advocates can successfully influence public opinion, they apply pressure to politicians that can ultimately affect policy decisions.

Green Party candidate Ralph Nader was a major contender in the presidential election of 2000. He is credited with generating enough votes to influence the outcome, which indicates that his positions received a significant level of public support. His web site (http://votenader.com) advocates such changes as providing universal health care, raising the living wage to $7.30 as quickly as possible and to $9 within a few years, and expanding the supply of affordable housing with subsidies and loan programs for the rehabilitation and construction of affordable housing. These recommendations demonstrate knowledge of the issues that concern poor women and their advocates. Nader's campaign was helped by political advocacy groups such as Community Voices Heard (http://www.cvhaction.org).

Community Voices Heard provides an example of political advocacy that is based on issues rather than candidates. For example, this group posted a voter education card before the 2000 election that rated the presidential candidates on issues concerning low-income people and people on public assistance. The specific issues they rated are listed in Appendix R. Overall, Nader scored nine "Strongly Support," 11 "Support," and one "No Response." Gore scored five "Strongly Support," seven "Support," and nine "No Response." Bush scored no "Strongly Support," five "Support," and 16 "No Response." The group's intent was not to support Nader as a candidate, but to advocate on behalf of issues. However, the above scores identified Nader as a friend of low-income people and those on public assistance. Therefore, the end result was to provide a credible endorsement for him.

In light of Bush's low scores, those who care about women and children need to be concerned about the outcome of that election. In future elections, such as those for Congress in 2002, advocates need to become political "watch dogs," and support political platforms that score "Strongly Support" on issues that affect poor women and children. The League of Women Voters is another active voice and leading political advocate. Its "Statement of Position on Meeting Basic Human Needs" (from a printed flyer) states,

> The League of Women Voters of the United States believes that one of the goals of social policy in the United States should be to promote self-sufficiency for individuals and families and that the most effective social programs are those designed to prevent or reduce poverty.

Specifically on the issue of welfare reform, the group actively opposes PRWORA, including the policy of devolution. However, acknowledging the current realities, it encourages state chapters to monitor the "implementation and effects of

'reform' efforts at the state level to ensure that the benefits are provided where they are needed and that recipients' civil rights are protected" (League of Women Voters 2001).

***Summary***

Advocates such as those I have discussed in this chapter understand they are dealing with public attitudes and perceptions that have major effects on public policy. These range from the negative attitudes that welfare recipients are lazy or morally lacking or that women should behave in certain ways to the misperception that those who have left welfare are living well. I maintain that the public must be educated about the true effects of welfare reform which has, in reality, increased the number of "working poor." That education could occur through the Internet (including mass e-mail and list-serves) and the traditional media, along with direct mailings, public meetings, and telephone campaigns. The coalitions that I have discussed in this paper could communicate with their particular target constituencies; for example, universities with students and communities, regional coalitions, such as Midwest Partners, with social agencies and legislators, and national groups, such as Children's Defense Fund, with their identified lists of supporters. Legislators who are in support of changes could conduct town meetings.

The public must understand that the root causes of poverty are not individualistic, but systemic. The public must further recognize that society benefits from women's empowerment, rather than their submissiveness. With that information, it is my contention that the majority of U.S. citizens will support national policies that make work pay and facilitate self-sufficiency. When the public understands that welfare reform has

not helped to empower women, but instead has increased the number of "working poor," their positive attitudes toward the work ethic will likely cause them to favor policies that change the system and provide necessary supports. The mass media can be particularly effective in this way.

The fact that so many diverse groups are speaking out about these issues means that more people will hear and understand their messages. For example, those who care deeply about children will be reached by the Children's Defense Fund. Feminists will relate to the Wisconsin Women's Action Group and All Families Deserve a Chance. Other constituencies might be reached most effectively through a political agenda or another university platform. The more coalitions formed for the purpose of evaluating and presenting policy recommendations, the more promising will be the prospects for "reform of the reforms." The various agendas I have discussed in this chapter offer many excellent ideas. In addition to eliminating time limits for cash assistance, the items most often mentioned are universal health care and child care, housing and transportation assistance, programs for domestic violence, and education and training. Advocacy efforts will be most effective if policy makers hear the targeted messages of specific advocates and the shared concerns of all.

# CHAPTER 9:

## Conclusions

I began this paper with the analogy of the birdcage, which keeps its victims entrapped through systematically interrelated wires. For women, those wires can be likened to barriers of the welfare system intertwined with the specific barriers of their individual lives. In addition, I have shown how attitudes and perceptions can be barriers because they are at the root of policy decisions. Recognizing that all of these barriers exist, I have addressed the central question of this paper: *How can we create a society in which women are not simply employed, but empowered?* Throughout this paper, I have argued that creating such a society will require major alterations to the federal welfare system. I have shown how that system, because it determines policies and therefore budgeting, affects the ability of specific programs and services to help women.

Understanding the changes that need to be made requires knowledge of how women have been affected. In Chapter 2, I explained that PRWORA reduced welfare rolls dramatically. While that has pleased politicians, it has placed many "leavers" among the "working poor." Others are "long-stayers," unable to obtain or keep jobs due to the inadequate federal system and their multiple specific barriers.

In Chapter 3, I provided historical background to show that U.S. welfare programs are rooted in negative public attitudes. Programs that had promising elements were not given enough time or resources to succeed. In Chapter 4, I discussed the barriers of the federal welfare system. I argued that our federal government is requiring "personal responsibility." Yet, it is not providing adequate supports, including "work

opportunities," to enable those it has forced off welfare to become self-sufficient. The major problem with the system is the policy of devolution, which results in arbitrary and inconsistent rules and practices. In Chapter 5, I discussed specific barriers that affect women's empowerment. I argued that women should take responsibility to do what they can to overcome them. However, my recommendations reflected my belief that the root causes and solutions lie mostly in the welfare system itself.

Following this review of background and barriers, I moved into a further discussion of potential solutions. In Chapter 6, I examined successful state policies and programs that could be replicated in a consistent manner at the national level. I also discussed bad practices that should be corrected. In Chapter 7, I discussed local programs and services that are making a difference in women's lives. In both chapters, I analyzed factors that help or hinder women's success. In Chapter 8, I developed my argument that the general public, if educated about the true causes of poverty and the effects of PRWORA, would be dissatisfied with the results. It would choose instead to implement policies that help women move beyond employment to achieve long-term empowerment. I reviewed and compared many excellent ideas of advocates.

As speakers at the Midwest Partners convention pointed out, it is necessary to consider the realities of what Congress will consider during the upcoming reauthorization process. However, I will temporarily set aside those political "realities" and make recommendations for an "ideal" society that would empower, not just employ, women. While I agree with most, if not all, elements of the agendas I discussed in Chapter 8, the following reflects my priorities:

- As a nation, we should redefine the rights of U.S. citizenship in alignment with these basic principles of the Universal Declaration of Human Rights:
  - Article 23: The right to jobs at a living wage and just conditions.
  - Article 25: The right to well-being of a person and their family, including food, clothing, housing, medical care, and necessary social services.
  - Article 26: The right to education (Griffin 2000).
- We should establish a federally guaranteed living wage that is measured against the standards of the rest of society.
- We should ensure universal child care and health care for all citizens.
- We should give mothers of young children the option of receiving cash assistance for a time (at least until their youngest child is three years of age) instead of entering the paid workforce, reinforcing a high societal value on motherhood. We should give mothers cash to subsidize part-time work or low-wage full-time work, helping them to gradually make the transition into full-time employment at living wages.
- When welfare leavers do enter the workforce, lawmakers should be certain that the system provides the "work opportunity" to go along with the "personal responsibility." That will involve clarifying the mission of the national welfare system through public policy that is carried out in practice. It should be aimed at helping women achieve rewarding jobs, not just "any" employment.
- To achieve that level of employability will necessitate investing in education, beginning with improving K-12 systems. We should also provide access to higher education of at least two years for all citizens.

- The system should also include adequate supportive policies, programs, and services for women's empowerment in the specific areas of housing, transportation, domestic violence, and substance abuse that I have discussed in this paper.
- These programs should be evaluated based on their demonstration of true concern and respect for women and their children, as well as their effectiveness in addressing specific barriers. Programs that prove their effectiveness should receive a long-range commitment of federal funding. Yet, they should be monitored and updated to reflect changing national and local needs that are identified through ongoing research.
- The policy of devolution to the states should be discontinued and clear federal standards implemented to ensure consistent policies and effective programs in fairness to women and families nationwide. This should be done in such a way that it does not add bureaucratic barriers, but instead uses good management practices such as those I described in the summary to Chapter 7. It should also ensure that moral standards are not imposed through social engineering, such as with abstinence education and marriage promotion.
- The welfare delivery system should be reformed to ensure that welfare office caseworkers treat clients with compassion and respect, in a non-judgmental manner. Caseworkers should be trained to keep up with new rules and regulations.
- The social work profession needs to improve its advocacy efforts. It is justifiably criticized by Epstein (1997, 195) in the following quote:

> The social work community in step with the American public has increasingly rejected structural theories of social problems as well as services designed to provide more equal environments for deprived populations . . . Paradoxically, the field of social work still strains to maintain that it performs an advocacy role on behalf of deprived populations . . .

Social workers (instead of politicians) should take a leadership role as advocates and lobbyists, bringing together the nation, states, and local communities to create and implement an efficient national system of relief. Their leadership should help to ensure that decisions are based on the long-term complex needs of the poor versus the short-term whims of politics.

Social work is defined by macro and micro practice, or "cause and function" (Dolgoff et. al 1997). The former is concerned with broad social reform, including advocacy, and the latter with specific case service. Thus, when I speak of advocacy, I refer to macro social workers. That also reflects the distinction I make between the federal system and specific programs. Macro and micro social workers need to work closely together to be certain that services address the real needs of clients and communities. Both need to recognize the barriers within the system as they perform their respective roles.

- Research is an important component of social work. It assists in advocacy efforts because it backs up recommendations with scientific data. Research also helps to ensure that policies are fair and effective by monitoring and evaluating results. Therefore, research efforts should receive adequate, long-range governmental support in order to scientifically analyze the changing needs of women and the effects of policies, programs, and services. Private

foundations and universities must also continue to accept their responsibility to support additional research.

- There should be sufficient individualized case management and employee assistance programs to help individuals overcome the barriers to their personal empowerment, using a customized approach. Caseworkers and micro social workers should be well educated about specific programs and services to refer clients.

Whether or not any of my recommendations or those of other advocates are considered, one thing is certain: in 2002, Congress will in some way renew, revise, or revoke the 1996 welfare reform legislation, PRWORA. By that time, few families may be left on welfare rolls, although it is clear that actual poverty rates will not have fallen at a commensurate rate. The barriers I have discussed in this paper will not have gone away.

This is a prime opportunity to change the course of our national history through advocacy on behalf of women and children. Our society has never really made it a top priority to provide for the welfare of these vulnerable members. Instead, we have systematically taken away their basic human rights and then blamed them for their "failure." Decisions have been based on male power, privilege, economics, and politics.

Clearly, there is no shortage of valid and important ideas to answer my central question: *What will it take to create a society that will empower women?* Therefore, that leads to another question: *What will it take to implement some of the ideas I have discussed?* Ellwood makes an important point. As welfare programs have come and gone, "Few of these proposals have tapped into our American values. Instead, they have often brought these values into conflict" (1988, 243). During upcoming national discussions,

advocates need to tap into the values to which Ellwood refers, including the concern and compassion that the majority of Americans have toward the poor, and the fact that most Americans believe those who work should not live in poverty. The public, and ultimately Congress, must be made to understand that current policies are not in alignment with those values. That is key to unlocking the birdcage that has so securely held together the barriers to women's empowerment. Collins proposes (2000, ¶ 43),

> To achieve this [a federal commitment to full employment at living wages and adequate income support for all who cannot work or whose work is family care-giving, and whose incomes fall below a minimal level of decency] . . . will require a massive sustained people's movement for fundamental change in our nation's priorities. Short of this we can mount a vigorous campaign to repair our nation's welfare policies in preparation for the expiration of PRWORA in December 2002.

I have quoted William Julius Wilson as stating that our national priorities are reflected in our budget. The fact that the ideas I have recommended would be extremely expensive makes it even more imperative that the welfare of women and children become a national high-priority issue. The challenge is tremendous due to the complexity of the issues. However, the process of education and advocacy must occur before we can accomplish system change of any type.

The advocates I have discussed need to find ways to communicate their messages at a broader level. In addition to understanding the issues, the public must be made to care at an emotional level. They must view welfare recipients as "real, live people" who are directly affected by public policy. It has been said, for example, that statistics are just "real people with the tears wiped away." Using case studies with personal stories and photos can effectively create that public empathy. The Welfare Made a Difference campaign that I discussed in Chapter 8 is an example of that technique.

We must realize that, in society, we have a clear stake in one another's success. The Danish, for example, view themselves as interdependent, with social welfare being an entitlement of citizenship. Such a perspective in the United States would result in broader support for programs and services that empower all women. It is time for our country to adopt that feminist paradigm. Indeed, as a long-term political strategy, we must advocate for a system of government that is less bureaucratic and patriarchal. It must provide more diverse representation, including members of the affected poor. When policy makers are mostly "privileged white males" and social work professionals are mostly "semi-privileged white females," it is difficult to consider and represent other perspectives. Introducing that diversity would help to build a sense of partnership as well as greater empathy among policy makers for the plight of vulnerable citizens.

"Debating who we are or hope to be as a nation is important," agrees Rogers-Dillon (2001, ¶ 35). The public debate that I have described could occur through the channels I described in the summary to Chapter 8: the Internet, the media, mailings, public meetings, and telephone campaigns. While many of the tactics I have listed are expensive, fund-raising efforts are often most successful if donors realize they are helping children. As I discussed in Chapter 3, that was the strategy in 1935 when welfare was called "Aid to Dependent Children" instead of aid to "families." Emphasizing the effects on children was an effective technique for the Welfare Rights Organization as it advocated against the Family Assistance Plan (FAP) in the Nixon administration.

"Truly changing the character of welfare requires genuine cultural change, reinforced by management commitment, new definitions of what welfare workers do, and adequate resources," summarize Bane and Ellwood (1997, 27). It is possible to create a

culture that is not driven by economics, but by values that respect social welfare for all. That type of culture was prevalent in the 1960s, exemplified by this quote by Sargent Shriver, head of Office of Economic Opportunity under President Lyndon Johnson: "Poverty is not just an individual affair. It is also a condition, a relationship to society, and to all the institutions which comprise society" (Griffin 2000).

Other countries have also created cultures that are more compassionate toward the poor than we are in the United States. In the U.S., "welfare" is defined as government programs to help the poor. In many European nations, "social welfare" is about helping the entire society. In the U.S., programs are selective and means-tested, while in many other countries they are universally available to all citizens. Examples include children's allowances (fixed, per-child sums granted to every household with dependent children, regardless of the parents' income) and housing subsidies. While the trade-off is fewer jobs, employers pay more and there is generous unemployment insurance (Rhoades and Statham 1999). In reality, the difference between our country and those that define social welfare programs as a right of citizenship is purely conceptual. The U.S. has middle-income social welfare programs such as unemployment compensation, public education, and Social Security. These are not considered by popular U.S. attitudes to be in the same category as "welfare" for the poor. The difference lies in our countries' histories and cultures.

Because of our nation's long history of negative public attitudes toward welfare, introducing change is a complex and difficult process. Therefore, any progress can only be achieved through an organized, massive, long-term people's movement such as I have described. Like individual women who are trying to achieve self-sufficiency, advocates

must set high goals, but not become discouraged with the enormity of the task. They must keep their eyes on the "ideal," while also keeping in mind the "realities." Similarly to individual empowerment, social change is a process. Advocates should be encouraged by all steps taken in the direction of progress. By joining forces to change and mobilize popular attitudes, we can push the government to remove system barriers and provide long-range supports to help individuals overcome specific barriers. In that way, we can be successful in empowering women and their families.

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## APPENDIX A

### Vital Statistics

***Total number on welfare (AFDC/TANF;*** U.S. Census Bureau, 1999)

1994: 14.2 million including children (5.5 percent of the U.S. population)

1999: 6.3 million including children (2.3 percent of the U.S. population, including 2.5 million adults, 83 percent of them single mothers)

***Average monthly number of children receiving AFDC/TANF benefits:***

1965: 3.3 million
1970: 6.2 million
1980: 7.4 million
1992: 9.3 million
1999: 3.8 million
2006 (estimated projection before 1996 welfare reform): 12 million

*In 1994, 62 percent of poor children received AFDC/ in 1998, 43 percent of poor children received TANF* (Greenberg 2001)

***Number on food stamps:*** (Family Economics and Nutrition Review, 1999; National Center for Policy Analysis, 2000)

1996 (Jan.): 25.9 million
1998 (June): 19.3 million
1999: 9.7 percent of U.S. population on food stamps

***Other pertinent statistics:***

- 1999: 30 percent of women on welfare care for disabled children or are disabled themselves (Kaiser Foundation, 2000)
- National minimum wage: $5.15 ($10,712/year for a full-time job)
- Federal poverty line: $15,699 for a family of four; (actual poverty thresholds vary with the size and ages of the family; U.S. Census Bureau, 1999)
- U.S. population living below the poverty line: 32.3 million, including 13.5 million children (11.8 percent of the population). *See Appendix C for history of poverty rates.* (U.S. Census Bureau, 1999)
- Area state populations living below the poverty line: Indiana 8.3 percent; Michigan 10.3 percent (U.S. Census Bureau, 1999)
- 5.8 million children in the U.S. are members of working poor families (Kids Count, 1998)
- 16.9 percent children under 18 live in poverty (U.S. Census Bureau, 1999)
- 55 percent children under six in single-mother families live in poverty (60 percent for black families; 67 percent for Hispanic families; Collins, 2000)
- Nine percent children under six in married families live in poverty (U.S. Census Bureau, 1999)

**APPENDIX A**

*Continued*

- Out-of-wedlock births: four percent in 1940; 32.2 percent in 1995 (Center for Law & Social Policy, 2000)
- One million U.S. teens become pregnant each year (Save the Children, 2000)
- Women's employment trends: 20.6 percent in 1900; 57.1 percent in 1998 (U.S. Bureau of Labor Statistics, 1999)
- 60 percent of parents who have left welfare are working (Center on Budget & Policy Priorities, 2000)
- Median hourly wage of employed former welfare recipients: $6.61 ($13,748.80/year for a full-time job; Center on Budget & Policy Priorities, 2000)
  Former recipients experiencing hardship: 33 percent skipped meals in the last year; 39 percent missed rent/utility payments; seven percent had to move in with others; 48 percent physical or mental health (Center on Budget & Policy Priorities, 2000)
- Average monthly welfare check (adjusted for 1993 dollars): 1970=$676; 1993=$373 (value eroded 45 percent, Twentieth Century Fund, 2000)

***National Welfare Budget*** (Center on Budget & Policy Priorities, 2000)

1995: $22 billion
1999: $13.4 billion

(Above figures are AFDC/TANF cash benefits, accounting for about one-third of total benefits that also include food stamps and Medicaid. AFDC/TANF accounts for about one percent of the total federal budget. In this report, the term "welfare" refers to AFDC/TANF only, unless otherwise noted.)

- Total budget for "all welfare programs" in 1992: $1.264 trillion (Approximately 90 percent of all "welfare" dollars go to the middle- and upper-class in the form of Social Security and related programs; Hussain 1996, ¶ 3)

***National Military Budget*** (Council for a Livable World, 2000)

1996: $257 billion
2000: $298 billion
2001: $305 billion

## APPENDIX B

### PRWORA

Congress outlined four purposes for TANF (Michigan League for Human Services 2000):

1. To assist needy families with children;
2. To end dependence of needy parents by promoting job preparation, work, and marriage;
3. To reduce out-of-wedlock births; and
4. To promote the formation and maintenance of two-parent families.

Following is a review of the changes (Department of Health and Human Services 2000). For the purposes of this paper, this summary focuses on the features that affect women most.

**Personal Responsibility and Work Opportunity Reconciliation Act**

*Enacted August 22, 1996; Expires September 30, 2002*

**Assistance for Needy Families/Children**

***Before:*** AFDC provided cash assistance, Emergency Assistance (EA) provided short-term emergency services and benefits, and JOBS was an employment and training program for AFDC recipients. These programs were entitlements to individuals administered through the states, requiring a state match.

***After:*** AFDC, EA, and JOBS were combined into a single capped block grant to states, Temporary Assistance to Needy Families (TANF). States had to develop plans to use the block grants, using "objective criteria." Grants totaled $16.4 billion each year from 1996 to 2003. To receive their full allocation, states must demonstrate they are spending–on activities related to TANF–80 percent of the amount of non-federal funds they spent in 1994 on AFDC and related programs. (If they meet minimum work participation requirements of 25 percent in 1997 and 50 percent by 2002, their mandatory state effort is reduced to 75 percent.) That policy is called "Maintenance of Effort" (MOE). The use of MOE has far-reaching effects, so it will be referred to often throughout this paper. The previous one year of transitional Medicaid for those who lose welfare benefits was maintained with PRWORA.

***Note:*** Pre-PRWORA, every dollar a state spent on AFDC was matched by one to four federal dollars, with more federal funds going to poorer states. The size of the TANF block grant does not depend on how much of their own money the states spend. If a state spends more (due to increased caseloads, extended time limits etc.), it will have to pay the cost itself. Conversely, a state that shortens the time limit or cuts benefit levels can keep the money it saves (Edin and Lein 1997). Again, this policy has major effects on the support services states have been willing to provide.

**Time Limits**

***Before:*** Recipients were eligible for benefits ("entitled") as long as they fell within the guidelines.

**APPENDIX B**

***Continued***

***After:*** Families who receive federally-funded cash assistance for five cumulative years become ineligible for further *federally-funded* cash aid. States may exempt up to 20 percent of the caseload from this time limit. Block grant money transferred to Title XX can be used to provide non-cash assistance after the time limit.

**Work Requirements**

***Before:*** In 1994, 15 percent of the non-exempt caseload was required to participate in JOBS activities at least 20 hours per week, increasing to 20 percent in 1995. Individuals were exempt if they were: ill, incapacitated, aged, had a child below the age of three (or under age one at state option), were under age 16 or in school full time, were in their second or third trimester of pregnancy, were needed in the home to care for a family member, were employed 30 hours or more per week, lived in an area where the program was not available, or had a child under age six and child care was not guaranteed.

States were required to provide basic and secondary education, "English as a Second Language" (ESL) classes, job skills training, job development and placement, and job readiness. States had to offer at least two of the following work-related activities: job search, on-the-job-training, work supplementation, or community work experience. Post-secondary education was optional to the states.

***After:*** Participants have a two year limit on cash assistance before they must participate in work activities. As noted, states' required work participation rate for their total welfare population was 25 percent in 1997, rising to 50 percent by 2002, with funding penalties imposed on the states that do not meet these rates. Single parents were required to participate 20 hours per week in 1996, and that increased to 30 hours in 2000. However, if a participant cannot find child care, she cannot be penalized. States can choose to exempt single parents with children under age one.

To count toward the work activities requirement, individuals must participate in at least 20 hours per week actual employment, on-the-job training, work experience, or community service. Alternately, they can meet the requirement by participating in up to 12 months of vocational training, or by providing child care services to persons participating in community service. However, no more than 20 percent of the caseload in a state can count vocational training toward meeting the work requirement. Individuals who receive assistance for two months and are still not working or exempt from the requirements are required to participate in community service. Up to six weeks of job search (no more than four consecutive weeks) can count toward the requirement. Beyond 20 hours per week, participation may also include job skills training, education directly related to employment, and secondary school or GED classes. Up to 20 percent of a state's caseload can be exempt from the work requirements due to hardship.

**Transfers**

***Before:*** None.

***After:*** States may transfer up to 30 percent of the cash assistance block grant to their child care block grant and/or Title XX Social Services block grant. No more than one-third of the transfer can be to Title XX.

**APPENDIX B**

*Continued*

**Individual Responsibility Plans**

***Before:*** An employability plan was required in JOBS.

***After:*** States are required to make an initial assessment of recipients' skills, and states can opt to require Individual Responsibility Plans.

**Teen Parents**

***Before:*** AFDC benefits were available to each eligible dependent child and parent, regardless of whether the mother was under age 18. States were given the *option* to require minor parents to reside in their parents' household.

***After:*** Unmarried minor parents are *required* to live with an adult or in an adult-supervised setting and to participate in educational and training activities to receive federal assistance. The Secretary of Health and Human Services was required to develop a strategy to prevent non-marital teen pregnancies and to assure that at least 25 percent of communities have teen pregnancy prevention programs.

**Child Support**

***Before:*** Upon request of the client, states were required to establish paternity and enforce child support orders. States were required to disregard the first $50 a month in child support payments collected by the state and pass that through to the family.

***After:*** States are required to operate child support enforcement programs meeting federal requirements. The law streamlines procedures for direct withholding of child support from wages, and the $50 pass-through is no longer required. Individuals who do not cooperate with paternity establishment will have their monthly cash assistance reduced by at least 25 percent. The new law requires states to establish central registries of child support orders. It established a Federal Case Registry and National Directory of New Hires to track delinquent parents across state lines.

**Immigrants**

***Before:*** Aliens permanently residing under "color of law" (PRUCOL) were eligible for SSI benefits (Supplemental Security Income; a program for those with physical disabilities), AFDC, Medicaid, food stamps, and social services (the Social Services block grant did not take immigration status into account). Eligibility for child nutrition programs such as WIC did not take into account immigration/citizenship status. Some categories of legal aliens were eligible for food stamp benefits.

***After:*** Benefits for immigrants are dramatically reduced under the new law, with no SSI benefits allowed for most legal immigrants until citizenship. States can also opt to make them ineligible for TANF, Medicaid, and Title XX Social Services. States now have the option to determine whether to provide WIC and other child nutrition benefits to illegal aliens. Most legal immigrants will be ineligible for food stamps until citizenship. This is considered one of the harshest changes, and some states are providing benefits through their own funding.

**APPENDIX B**

*Continued*

**Child Care**

***Before:*** Open-ended entitlement funding for welfare-related child care was $893 million in 1995, with an additional $300 million for at-risk child care programs. Child care was guaranteed for working AFDC recipients, those participating in JOBS or state-approved training or education programs, and for up to one year during transition to employment.

***After:*** Child care was changed from a federal entitlement to a block grant to the states, with $13.9 billion allocated for the 1997-2002 period. States receive approximately $1.2 billion per year and the remainder is available subject to state match. However, the law provides no child care guarantee.

**Title XX Social Services**

***Before:*** This block grant provided assistance to states to enable them to furnish social services aimed at helping clients achieve or maintain economic self-sufficiency. Funding was capped at $2.8 billion a year, allocated according to population.

***After:*** This program continues, with annual funding of $2.38 billion for 1996-2002 and $2.8 billion for 2003.

**Other important changes**

· While food stamps remain the only federal entitlement except for Medicaid that is available to all low-income citizens (not just welfare recipients), PRWORA cuts more funds from this program than from any other. It does so through reductions in household benefits and restrictions in eligibility. According to Family Economics and Nutrition Review (1999), expenditures for the program were projected to decline by approximately $22 billion between 1997 and 2002. An especially harsh change is that, for non-working childless adults, food stamp benefits were restricted to three months out of 36. Administrative costs for this program are now shared between state and local governments.

Gross monthly income for most households to qualify for food stamps cannot exceed 130 percent of federal poverty guidelines, and households may have no more than $2,000 in assets (the home is not counted). Benefits vary by household size, adjusted annually according to the "Thrifty Food Plan." Households are assumed to spend approximately 30 percent of their income on food, so the payment is equal to the maximum allotment for the household size minus 30 percent of the household's net income. In 1996, the average food stamp household received $174 per month (Family Economics and Nutrition Review 1999).

· Before PRWORA, families on welfare received additional AFDC benefits whenever they had another child; now there is no provision or state option.

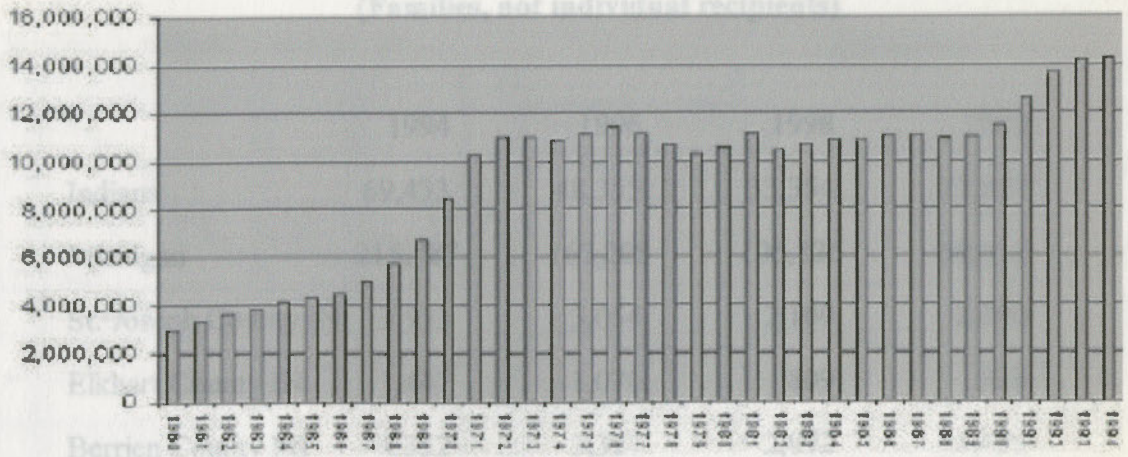
· There is stricter definition of disability for children in qualifying for SSI benefits. Now, a child will be considered disabled only if he or she has a medically determinable physical or mental impairment, which results in "marked and severe functional limitations."

· Persons convicted of drug-related felonies are prohibited for life from receiving benefits under the TANF and food stamp programs.

· Under the new law, bonuses have been added as incentives to states that are successful in achieving various goals, and penalties to those that are not.

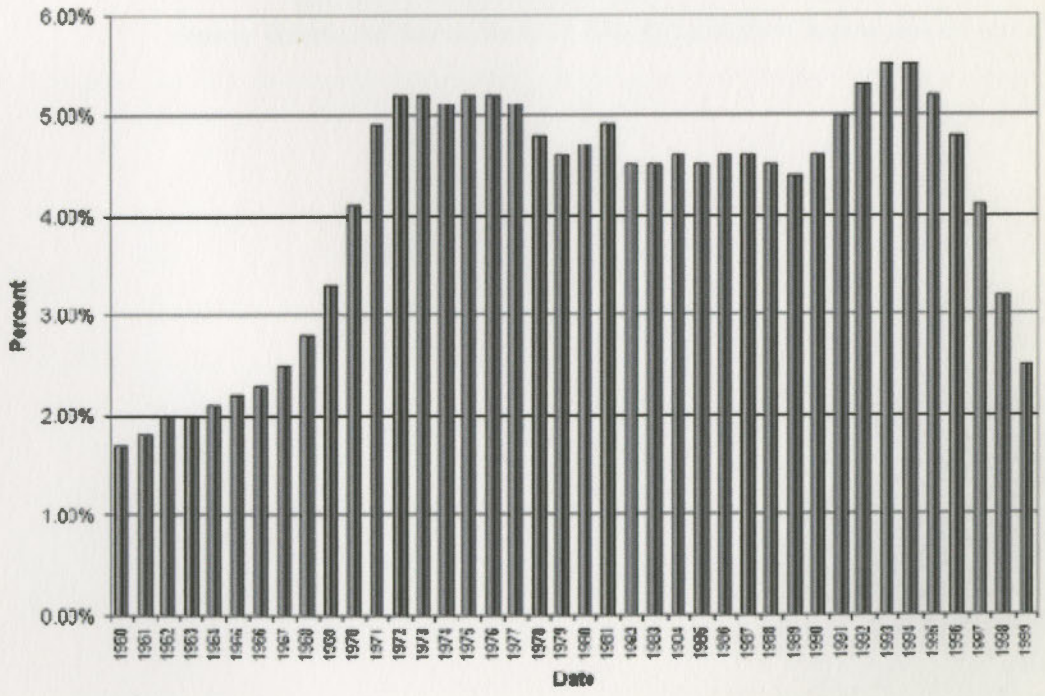
## APPENDIX C

**Number of Recipients on Welfare Since 1960**




*Source: U.S. Department of Health and Human Services / January 1999*

**Percentage of the U.S. Population on Welfare Since 1960**




*Source: U.S. Department of Health and Human Services / January 1999*

**APPENDIX D**

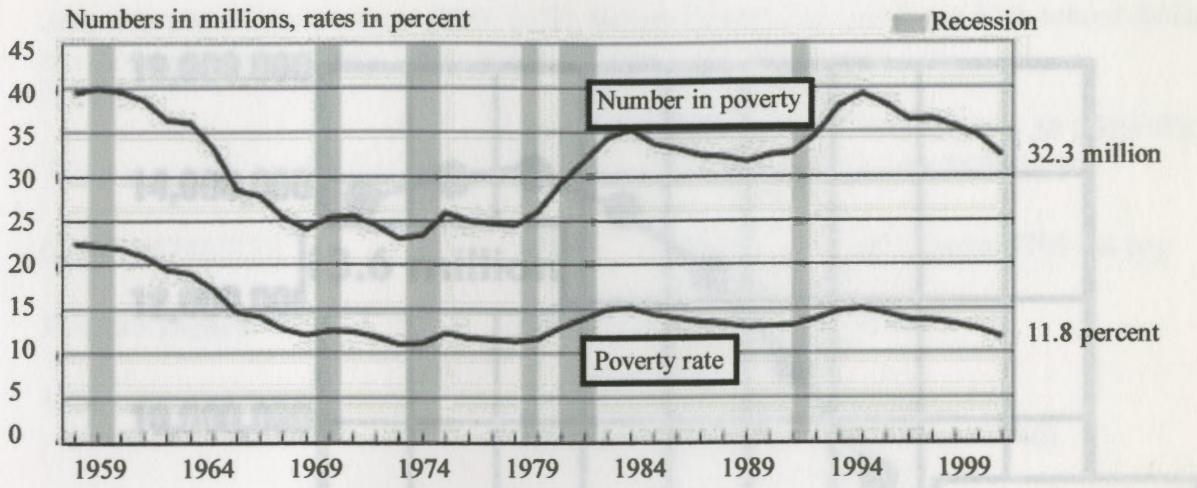
**# AFDC/TANF Caseloads**
**(Families, not individual recipients)**

| | 1994 | 1996 | 1998 | 2000 |
|---|---|---|---|---|
| Indiana | 69,433 | 48,355 | 33,354 | 37,340 |
| Michigan | 215,487 | 167,208 | 105,826 | 68,015 |
| St. Joseph County IN | 3,933 | 3,054 | 2,100 | 2,200 |
| Elkhart County IN | 1,441 | 1,070 | 809 | 926 |
| Berrien County MI | 4,332 | 3,327 | 2,092 | 1,439 |
| Cass County MI | 936 | 690 | 434 | 234 |
| St. Joseph County MI | 811 | 700 | 431 | 265 |

*South Bend Tribune, October 15, 2000*

## APPENDIX E

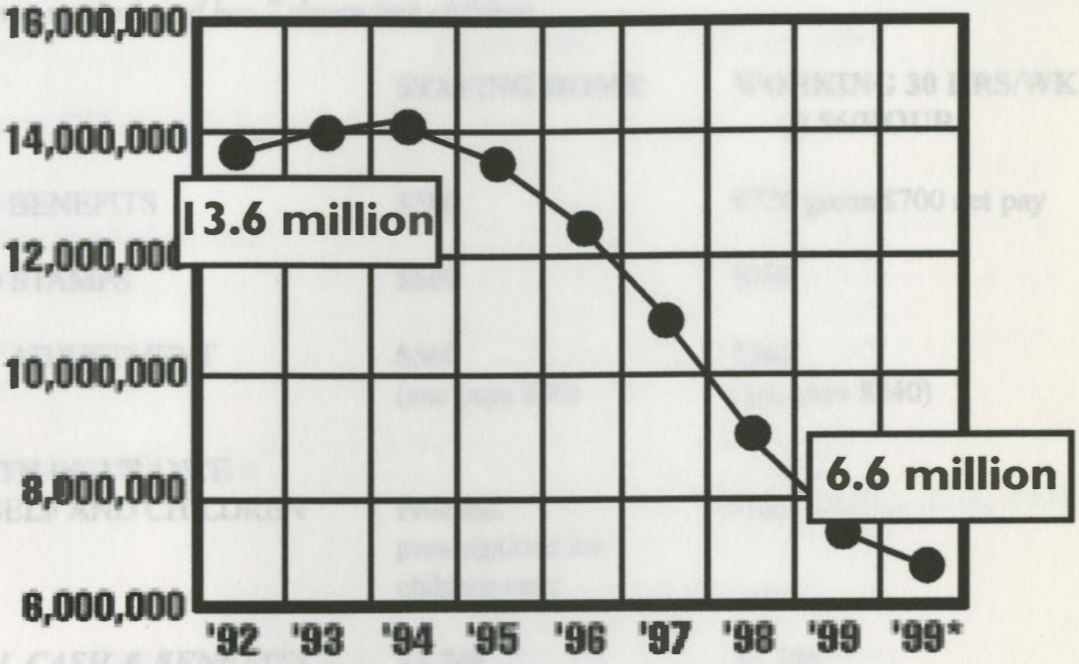
### Number of Poor and Poverty Rate: 1959-99




*Source: U.S. Census Bureau, 2000*

**APPENDIX F**

**Millions Moved From Welfare to Work**




*Source: Health and Human Services Administration for Children and Families 1999*

**APPENDIX G**

## An Example of "Work Not Paying"

*Actual example of a client on TANF in St. Joseph County, IN, who has a high school diploma, has never worked, and has 7 dependent children.*

| | STAYING HOME | WORKING 30 HRS/WK. @ $6/HOUR |
|---|---|---|
| CASH BENEFITS | $580 | $720 gross/$700 net pay |
| FOOD STAMPS | $600 | $300 |
| RENT ADJUSTMENT | $560 (she pays $40) | $360 (she pays $240) |
| HEALTH INSURANCE FOR SELF AND CHILDREN | Free inc. prescriptions for children only | Free |
| ***TOTAL CASH & BENEFITS*** | ***$1,740 + health ins.*** | ***$1,380*** |

*Source: Gail Womack-Stewart, a caseworker for Workforce Development Services in South Bend*

**APPENDIX H**

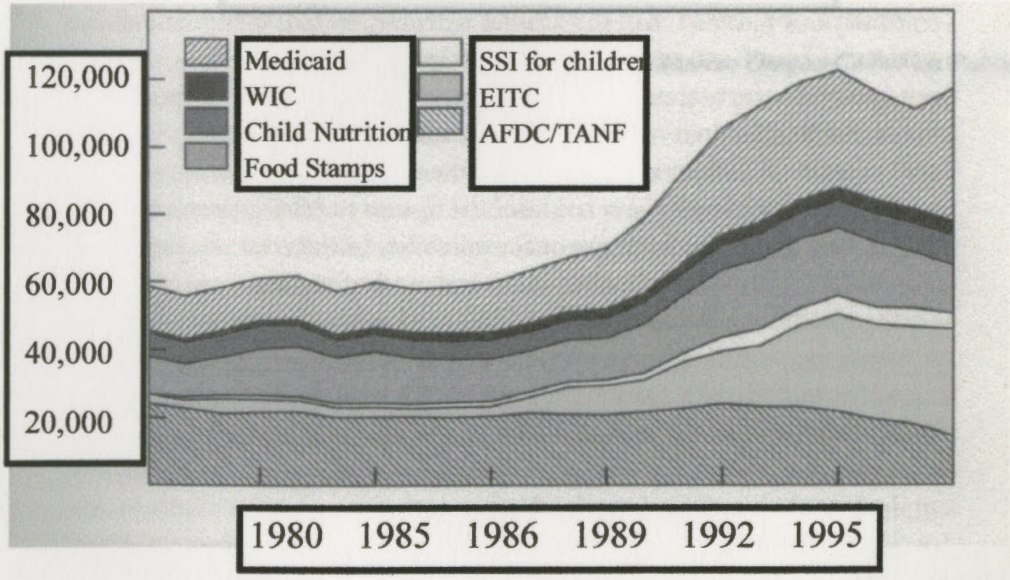
**The U.S. is Spending More to Help the "Working Poor"**
***1999 federal spending on low-income families not receiving welfare***

| Program | Under 1984 policies* | Under 1999 policies |
|---|---|---|
| *Figures in billions of dollars:* | | |
| Medicaid | $4.0 | $14.2 |
| Children's Health Insurance | 0 | 3.2 |
| Child Care | 0 | 1.0 |
| EITC | 1.6 | 19.8 |
| Child Tax Credit | 0 | 3.5 |
| TOTAL | 5.6 | 51.7 |

* adjusted for 1999 dollars

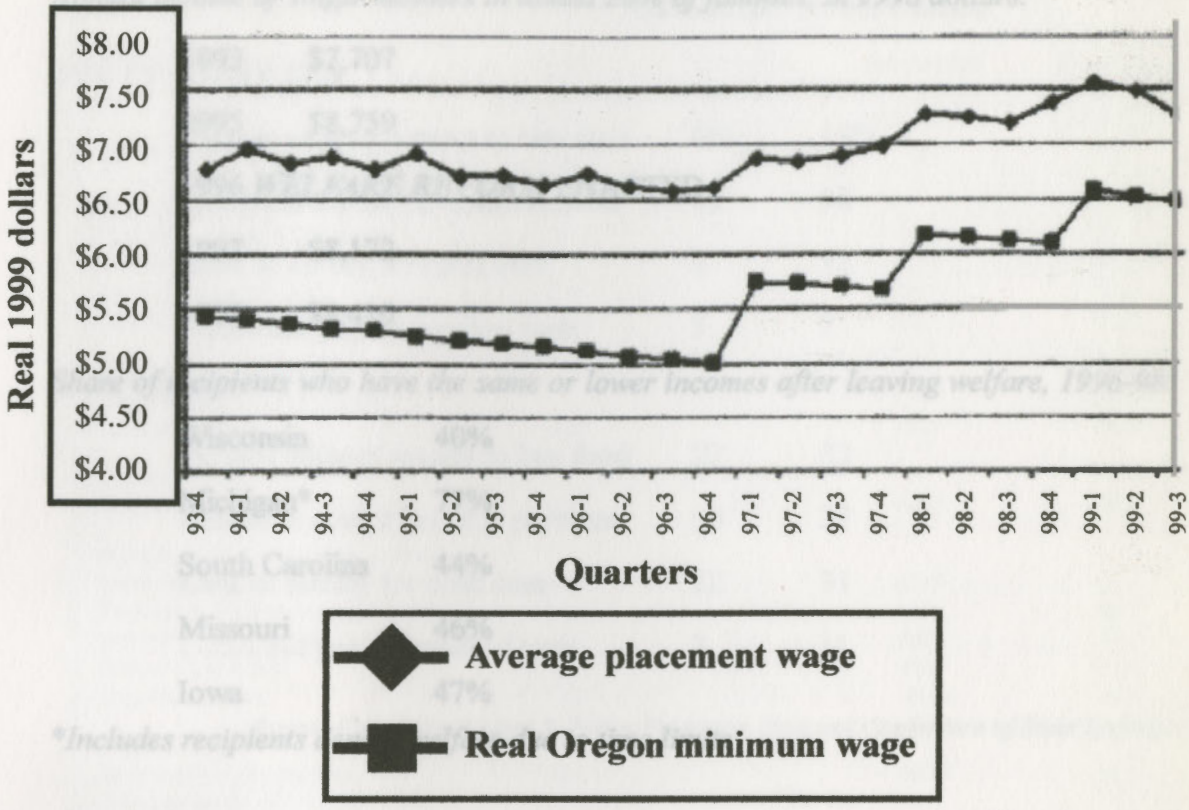
*Source: Congressional Budget Office Study, 1999*

**Combined Federal and State Spending on Major Programs for Low-Income Families with Children, 1977-1998**
*Millions of constant 1996 dollars*



**APPENDIX I**

**Minimum Wage Increases and Wages of Recent Welfare Leavers**




*Source: Oregon Center on Public Policy*

**APPENDIX J**

**Leavers with Lower Incomes than on Welfare**

*Annual income of single mothers in lowest 20% of families, in 1998 dollars:*

| | |
|---|---|
| 1993 | $7,707 |
| 1995 | $8,759 |
| 1996 | ***WELFARE REFORM*** ENACTED |
| 1997 | $8,172 |
| 1998 | $8,410 |

*Share of recipients who have the same or lower incomes after leaving welfare, 1996-98:*

| | |
|---|---|
| Wisconsin | 40% |
| Michigan* | 77% |
| South Carolina | 44% |
| Missouri | 46% |
| Iowa | 47% |

**Includes recipients denied welfare due to time limits*

*Source: U.S. Census Bureau, 1998*

## APPENDIX K

### Surveys by Two States, Showing Share of Recipients Experiencing Problems

| | On welfare | Post welfare |
|---|---|---|
| **SOUTH CAROLINA** | | |
| Periods without money to buy food | 6% | 14% |
| Behind in rent or housing payment | 12 | 18 |
| Lack of money for child care | 9 | 12 |
| Could not pay for medical care | 3 | 9 |
| **WISCONSIN** | | |
| Periods without money to buy food | 22 | 32 |
| Behind in rent or housing payment | 30 | 37 |
| Lack of money for child care | 22 | 33 |
| Could not pay for medical care | 8 | 11 |

*Source: Center on Budget & Policy Priorities, National Conference of State Legislators*

## APPENDIX L

### Prevalence of Employment Barriers

**Table 1.—Prevalence of Employment Barriers**

| Barriers | % in Sample with Barrier (1) | % Women Nationally with Barrier (2) | Working 20+ Hours/Week with Barriers (3) | % in Sample without Barriers (4) |
|---|---|---|---|---|
| **Education, experience, skills, and norms** | | | | |
| Less than high school education | 30.1 | 12.7[a] | 39.8* | 65.4 |
| Low work experience | 10.2 | | 46.1* | 59.0 |
| Fewer than four job skills | 21.1 | | 34.2* | 64.0 |
| Knows five or fewer work norms | 9.1 | | 56.7 | 57.8 |
| **Perceived discrimination** | | | | |
| Reports four or more instances of discrimination | 13.9 | | 46.7* | 59.5 |
| **Transportation** | | | | |
| Has no car and/or driver's license | 47.3 | 7.6[b] | 44.6* | 69.4 |
| **Mental health and substance abuse** | | | | |
| Major depressive disorder | 26.7 | 12.9[c] | 48.0* | 61.2 |
| Posttraumatic stress disorder | 14.6 | | 55.0 | 58.1 |
| Generalized anxiety disorder | 7.3 | 4.3[c] | 54.5 | 57.9 |
| Alcohol dependence | 2.7 | 3.7[c] | 70.0 | 57.3 |
| Drug dependence | 3.3 | 1.9[c] | 40.0+ | 58.3 |
| **Physical health** | | | | |
| Mother has health problem | 19.4 | | 39.0* | 62.2 |
| Child has health, learning, or emotional problems | 22.1 | 9.7[d] | 48.5* | 60.6 |
| **Domestic violence** | | | | |
| Severe abuse within last year | 14.9 | 3.2-3.4[e] | 55.4 | 58.1 |

a Percent of all women, 18–54, who do not have a high school diploma or equivalent (1998 Current Population Survey).

b Percent of all women, 18–54, who live in households with no vehicle available (1990 Census).

c Percent of all women, 15–54, who meet criteria for "clinical caseness" on each of these disorders (1994 National Comorbidity Survey).

d Percent of all mothers, 29–36, with children who have one of six limitations (1994 National Longitudinal Survey of Youth).

e Percent of all women, 18 and over, who report current severe physical abuse (1993 Commonwealth Fund Survey; 1985 National Family Violence Survey).

* Difference between columns 3 and 4 significant at the 0.10 level.

\+ Difference between columns 3 and 4 significant at the 0.05 level.

*Barriers to the employment of welfare recipients in Michigan, from a study by Sandra Danziger et al, Institute for Research on Poverty*

## APPENDIX M

### INDIANA FAMILY & SOCIAL SERVICES ADMINISTRATION
### PARTNERSHIP FOR PERSONAL RESPONSIBILITY

# PERSONAL RESPONSIBILITY AGREEMENT

I understand that public assistance is not intended to be a way of life, but is intended as temporary assistance to help me achieve the capability for self support and personal independence. Although the agency will assist me in achieving the goal of self-sufficiency, I understand that it is my responsibility to secure and retain employment, and all other applicable sources of income, for the support of myself and my dependent children.

In return for receiving Temporary Assistance for Needy Families (TANF), I accept personal responsibility for myself and my dependent children and I agree to the following terms:

- If I am a mandatory participant in the Indiana Manpower Placement and Comprehensive Training (IMPACT) program, TANF cash benefits for myself will be limited to twenty-four (24) months.
- I will not receive any additional cash benefits for children who are born more than ten (10) months after the date that I am authorized to receive TANF benefits.
- I will ensure that my children receive their age appropriate immunizations.
- I will ensure that my school age children regularly attend school and that they have no more than three unexcused absences during the semester or grading period.
- I will raise my children in a safe, secure home which is free of domestic violence or incidents of child abuse or neglect.
- I will not use illegal drugs or other substances that would interfere with my ability to be self-sufficient.
- I will participate in all employment and training activities to which I am assigned.
- I will not voluntarily quit a job of twenty hours or more per week or voluntarily reduce my hours of employment.
- If I am a minor parent, I will reside with an adult who is related to me as a parent, stepparent, or grandparent or adult who is my legal guardian.
- If I commit an intentional program violation or if I am convicted of committing fraud related to establishing or maintaining eligibility or increasing benefits under TANF, I will be penalized under the state's TANF fraud control program.
- I will cooperate in developing a self-sufficiency plan and will comply with the requirements specified in the plan.
- If I do not comply with the provisions of this agreement or with other requirements of the IMPACT program, sanctions may be imposed, including the loss of cash benefits and the loss of Medicaid.

I understand that my TANF benefits may be reduced if I fail or refuse to sign this agreement. I also understand that in some circumstances the agency may determine that I had good cause for not complying with the terms of this agreement or the requirements of the IMPACT program and in certain circumstances I may be granted an extension or exemption of a specific program requirement.

SIGNED


_____
Parent/Caretaker Relative

_____
Date

_____
Caseworker

_____
Date

State Form 47073 (R / 6-97) / FI0010

Handout #

## IMPACT Supportive Services (Excluding Dependent Care)

(Effective 10-1-97)

| TYPE OF SERVICE | TANF LIMIT | FS LIMIT* | TIMEFRAME/COMMENTS |
|---|---|---|---|
| Activity Fee | $50 | $50 | Per 12 month period |
| Books and Training Manuals | N/A | $250 | Per 12 month period |
| Clothing | $100 | $100 | Per 12 month period |
| Driver Training | $260 | $100 | This expense is allowable only one time for the client no matter which program. |
| Driver's License Fee | $10 | $10 | Per 12 month period |
| Equipment and Tools | $500 | $500 | Per 12 month period |
| Health, Beauty & Personal Needs | $50 | $50 | Per 12 month period |
| Licensure Fees | $100 | $100 | Per 12 month period |
| Medical Needs | $500 | $500 | Per 12 month period |
| Moving and Relocation Expense | $500 | $500 | This expense is allowable only one time for the client no matter which program. |
| Shoes | $100 | $100 | Per 12 month period |
| Transportation Expense | $200 | $100 | Per 12 month period.<br>TANF - $.15 per mile; FS - $.10 per mile or $2.00 per day whichever is higher. |
| Uniforms | $100 | $100 | Per 12 month period |
| Union Dues | $150 | $150 | During the first quarter of employment |
| Vehicle Repair and Maintenance | $500 | $500 | Per 12 month period |
| Weight Control | $300 | $300 | Per 12 month period |
| Other Expense | $100 | $100 | Per 12 month period |

*Food Stamp services are not to exceed a total of $100 per month and are not to be pro-rated.

APPENDIX O

# Income and Resource Standard Chart

Manual Section 3000

## Food Stamps & TANF

### Resources

| | | | |
|---|---|---|---|
| TANF Applicants/Control | $1000 | TANF Treatment Recipients | $1500 |
| Food Stamps | $2000 | Food Stamps - ≥ 60 years old | $3000 |

### Income

**Food Stamps (FS)**
Effective 10/00

| | Monthly Income - Table TFSS | | | Maximum |
|---|---|---|---|---|
| | Maximum gross | | Maximum net | Allotment |
| AG Size | Regular AG 130% FPI | Elderly/ Disabled 165% FPI | 100% FPI | Table TTFP |
| 1 | $905 | $1134 | $696 | $130 |
| 2 | $1219 | $1521 | $938 | $238 |
| 3 | $1533 | $1909 | $1180 | $341 |
| 4 | $1848 | $2297 | $1421 | $434 |
| 5 | $2162 | $2685 | $1663 | $515 |
| 6 | $2476 | $3072 | $1905 | $618 |
| 7 | $2790 | $3460 | $2146 | $683 |
| 8 | $3104 | $3848 | $2388 | $781 |
| 9 | $3419 | $4236 | $2630 | $879 |
| 10 | $3734 | $4623 | $2872 | $977 |
| each additional member: | $315 | $388 | $242 | $98 |

**TANF**

| | Table TAST | | | | | | TMIS |
|---|---|---|---|---|---|---|---|
| | Caretaker Relative in AG | | | Children Only AG | | | All AG's |
| AG Size | Total Need Standard 100% NS | Gross Income Applicants/ Control 185% NS | Adjusted Needs (round down for payment) 90% NS | Total Need Standard 100% NS | Gross Income Applicants/ Control 185% NS | Adjusted Needs (round down for payment) 90% NS | Net Income Treatment Recipients 100% FPI |
| 1 | $155 | $286.75 | $139.50 | $155 | $286.75 | $139.50 | $696 |
| 2 | $255 | $471.75 | $229.50 | $220 | $407.00 | $198.00 | $938 |
| 3 | $320 | $592.00 | $288.00 | $285 | $527.25 | $256.50 | $1180 |
| 4 | $385 | $712.25 | $346.50 | $350 | $647.50 | $315.00 | $1421 |
| 5 | $450 | $832.50 | $405.00 | $415 | $767.75 | $373.00 | $1663 |
| 6 | $515 | $952.75 | $463.50 | $480 | $888.00 | $432.00 | $1905 |
| 7 | $580 | $1073.00 | $522.00 | $545 | $1008.25 | $490.50 | $2146 |
| 8 | $645 | $1193.00 | $580.50 | $610 | $1128.50 | $549.00 | $2388 |
| 9 | $710 | $1313.50 | $639.00 | $675 | $1248.75 | $607.50 | $2630 |
| 10 | $775 | $1433.75 | $697.50 | $740 | $1369.00 | $666.00 | $2871 |
| each additional member: | $65 | $120.25 | $58.50 | $65 | $120.25 | $58.50 | Eff. 4/00 |

FPI = Federal Poverty Index (a.k.a. Federal Poverty Level [FPL], Federal Poverty Guidelines [FPG])
NS = Need Standard

Revised 9/12/00

**APPENDIX P**

# Income and Resource Standard Chart

Manual Section 3000

## Medical Assistance

### Resources

| | | | | |
|---|---|---|---|---|
| Med 1 / HCI | single - $1500 | couple - $2250 | Med 2 | same as TANF |
| Med 4 | single - $4000 | couple - $6000 | Med 3 | none |

### Income

**Hoosier Healthwise**

| AG Size | Med 2 90% NS | MA 2 6-19 yrs. 100% FPI | MA Z 1-6 yrs. 133% FPI | MA N / MA Y / MA 9 LP / <1 yr. / 1-19 yrs. 150% FPI | MA F (TMA) 7-12 mos./elig. 185% FPI | MA 10 0-19 yrs. 200% FPI |
|---|---|---|---|---|---|---|
| 1 | $139.50 | $696 | $926 | $1044 | $1288 | $1392 |
| 2 | $229.50 | $938 | $1247 | $1407 | $1735 | $1875 |
| 3 | $288.00 | $1180 | $1569 | $1769 | $2182 | $2359 |
| 4 | $346.00 | $1421 | $1890 | $2132 | $2629 | $2842 |
| 5 | $405.00 | $1663 | $2212 | $2494 | $3076 | $3325 |
| 6 | $463.50 | $1905 | $2533 | $2857 | $3523 | $3809 |
| 7 | $522.00 | $2146 | $2854 | $3219 | $3970 | $4292 |
| 8 | $580.50 | $2388 | $3176 | $3582 | $4417 | $4775 |
| 9 | $639.00 | $2630 | $3497 | $3944 | $4864 | $5259 |
| 10 | $697.50 | $2871 | $3819 | $4307 | $5312 | $5742 |
| Eff.date | 1/92 | 4/00 | 4/00 | 4/00 | 4/00 | 4/00 |
| Table | TAST | TMIS | TMIS | TMIS | TMIS | TMIS |

**Med 4, HCI, Children's Special Health Care Services**

| AG Size | MA L QMB 100% FPI | MA J SLMB 120% FPI | MA I QI-1 135% FPI | MA K QI-2 175% FPI | MA G QDW 200% FPI | HCI | CSHCS 250% FPI |
|---|---|---|---|---|---|---|---|
| 1 | $696 | $835 | $940 | $1218 | $1392 | $484 | $1740 |
| 2 | $938 | $1125 | $1266 | $1641 | $1875 | $648 | $2345 |
| 3 | $1180 | $1415 | $1592 | $2064 | $2359 | $811 | $2950 |
| 4 | $1421 | $1705 | $1919 | $2487 | $2842 | $975 | $3552 |
| 5 | $1663 | $1995 | $2245 | $2910 | $3325 | $1139 | $4157 |
| 6 | $1905 | $2285 | $2571 | $3333 | $3809 | $1303 | $4762 |
| 7 | $2146 | $2575 | $2897 | $3756 | $4292 | $1467 | $5365 |
| 8 | $2388 | $2865 | $3224 | $4179 | $4775 | $1631 | $5970 |
| 9 | $2630 | $3155 | $3550 | $4602 | $5259 | $1795 | $6575 |
| 10 | $2871 | $3445 | $3876 | $5024 | $5742 | $1959 | $7177 |
| Eff.date | 4/00 | 4/00 | 4/00 | 4/00 | 4/00 | 11/97 | 4/00 |
| Table | TQIS | TQIS | TQIS | TQIS | TQIS | | |

**Med 1**

Effective 1/2000 - Table TMEP

| | |
|---|---|
| Single | $512 |
| Married Couple | $769 |
| Dependent Child | $257 |
| Essential Person | $257 |
| One Parent | $512 |
| Two Parents | $769 |
| Step-parent | $257 |

**Med 1:** MA A, MA B, MA D, MA R
**Med 2:** MA C, MA M, MA O, MA Q, MA T, MA U, MA 3
**Med 3:** MA N, MA Y, MA Z, MA 2, MA 9, MA 10
**Med 4:** MA G, MA I, MA J, MA K, MA L

NS = Need Standard
FPI = Federal Poverty Index (a.k.a. Federal Poverty Level [FPL], Federal Poverty Guidelines [FPG])

Revised 9/12/00

**APPENDIX Q**

## Internet Resources

American Public Human Services Association (http://www.aphsa.org)
(formerly American Public Welfare Association)

Center for Law and Social Policy (http://www.clasp.org)

Center on Budget and Policy Priorities (http://www.cbpp.org)

Children's Defense Fund (http://www.childrensdefense.org)

Community Voices Heard (http://www.cvhaction.org)

Indiana Family and Social Services Agency (http://www.state.in.us/fssa)

Institute for Women's Policy Research (http://www.iwpr.org)

Joint Center for Poverty Research (http://www.jcpr.org)

Mathematica Policy Research (http://www.mathematica-mpr.com)

Michigan Family Independence Agency (http://www.mfia.state.mi.us)

National Campaign for Jobs and Income Support (http://www.nationalcampaign.org)

State Policy Documentation Project (http://www.spdp.org)
*SPDP is a project of the Center on Budget and Policy Priorities.*

The Urban Institute (http://www.urban.org)

U.S. Census Bureau (http://www.census.gov)

U.S. Department of Health and Human Services, Administration for Children & Families
(http://www.acf.dhhs.gov)

Welfare Information Network (http://www.welfareinfo.org)

World of Welfare (http://www.geocities.com)

**APPENDIX R**

**"Community Voices Heard" Voter Education Card for the 2000 Presidential Election**

***Welfare Reform:***

- Benefits should not be time limited;
- Education and training should count toward work requirements for receiving welfare benefits; and
- Immigrants should have the same rights as US-born individuals.

***Health Care:***

- Medicaid coverage should include more services for low-income people;
- People transitioning off welfare and into work should have at least one year of continued Medicaid coverage;
- The salary cut-off for Medicaid eligibility should be increased to include a larger population of low-income individuals;
- Prescription drugs should be made cheaper for elderly people; and
- All children should be covered by comprehensive health insurance plans.

***Child Care:***

- Child care providers paid by the government should receive more money in order to ensure both better quality care for children and better paying jobs for providers; and
- People transitioning off welfare and into work should have at least one year of continued child care coverage.

***Affordable Housing:***

- The Section 8 voucher program should be expanded;
- Government should expand supports for projects that build affordable housing for people with incomes below $15,000;
- The income cut-off for public housing eligibility should be lowered; and
- Landlords should not have the option to reject Section 8 vouchers.

***Higher Education/Training Programs:***

- The government should fund more basic education and training programs for low-income people;
- The government should fund more programs that teach English to immigrants;
- College-level education should be made financially accessible to all individuals;
- Funding to public schools should be increased.

***Wages:***

- Minimum wage should be increased to reflect real cost-of-living standards;
- Government workers and contractors should all receive a living wage; and
- The federal Earned Income Tax Credit should be expanded so that working people's wages help them overcome poverty.

*Overall on these issues, Ralph Nader scored nine "Strongly Support," 11 "Support," and one "No Response." Al Gore scored five "Strongly Support," seven "Support," and nine "No Response." George W. Bush scored no "Strongly Support," five "Support," and 16 "No Response."*

*Source: http://www.cvhaction.org*

**APPENDIX S**

**T-shirt design for "Welfare Warriors"
grass-roots group based in Milwaukee, WI**